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ABSTRACT

This curriculum guide consists of materials for use in presenting the second year of a two-year course in diversified occupations that is designed to teach job search and job-holding skills to disadvantaged and English as a second language (ESL) students. Addressed in the 24 units included in the course are the following topics: the purposes of diversified occupational education, goal setting, alphabetic filing, resume writing, communication skills, how to keep a job, skill building, bias and stereotyping, technology and productivity, entrepreneurship, self-improvement, human relations, knowing oneself, diversified occupational advanced math, public services, personal budgets, banking, family financial management, economics, and leadership. Each unit contains some or all of the following: one or more lesson plans (each of which includes a lesson name, lesson times, teacher set-up guidelines, materials needed, performance objectives, evaluation criteria, special notes to the instructor, a course outline, and course procedures); handouts; sample forms; learning activities and exercises; and a unit test. (MN)

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DIVERSIFIED OCCUPATIONS II

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DIVERSIFIED OCCUPATIONS I AND II CURRICULUM

SUGGESTED USE

Each of my students has a 3-ring binder that is kept in the Diversified Occupations classroom. They are to keep only work for this class in that notebook!! The first unit for both first and second year students is "What is D.O.?". In this unit they are given hour sheets, courses outlines, and other such beginning of the year information. They are also taught how to get organized!! You can develop topics to divide their notebooks into to fit your personal needs. I suggest/use this one:

Hour Sheets
Unit Work
Notes
Goals(for D.O. II)
Job Packet(include resumes, cover letters, etc.)
Study of my Job(for D.O.II)

To make grading easier, have the students turn in their notebooks after each unit test to be checked off. Checking off notebooks is a great job for student T.A.'s!! This year I did individual grading sheets for each unit--a real pain! I am planning to design a grading sheet that is for all twenty-five units; possibly broken down into quarters.

I always try to start of a new unit with a pretest. Once they have completed the pretest, we correct it in class and go over it. It is a good way to introduce a new topic. At the end of the period have them turn in the pretest to be recorded on the grade sheet, and keep in their permanent file.

Next comes the vocabulary! Usually I give all the definitions right at the start of the unit. Sometimes, however, it works best to give the definition as you reach the word in the unit. I had planned to include definitions for each unit--some are included. As the year went by I found myself having to revise the level of difficulty of the definitions according to the students in my class. At Mariner, there is a frequent class change habit among many students. Therefore, I constantly have a different group of students with different learning disabilities. For instance, this past quarter, over 50% of my students are Cambodian. There was a definite need to make the definitions as simple as possible! So, you are on your own when it comes to vocabulary. A word of advice: Children's dictionaries are wonderful!!!

Throughout each unit you may find materials that need to be revised to suit your needs. Add to them, delete material, do whatever is necessary. This is the material I use and it works well for me--I hope you, too, find it useful!

I have my students take notes for most units. HEAR-READ-WRITE!! Retention is much better!

Wrap each unit up with a post test. At Mariner, testing is 75% of each units grade. Therefore, I give the pretest and post test total 75% value, and all other work totaled together a 25% value.

Included in the 25% is also attendance. I have a time clock in my room that each students clocks in and out on each day. They have time cards that are kept next to the time clock. This also gives them experience with time cards--one less "new" thing to face on that first job!

As you will notice on the Course Outlines, eight of the twenty-five units for Diversified Occupations II are repeats of Diversified Occupations I units. There is a good reason for this. These units are all subjects that can never be stressed too much, and will only benefit the students to repeat them. If you would rather they did not do so, have fun creating new units to replace these!

I do have a packet together for work experience. If you are interested in a copy, write and request one, and I will be more than happy to send you a copy. One policy we have here at Mariner I would like to share with you now as I feel it is a good one: NO work experience credit for days you skipped my class!!! Only excused absences will be accepted!

If you have any questions regarding this curriculum, please let me know. It is designed for disadvantaged, both academic and economic, students. As well as for English as Second Language students. In my case, here at Mariner, I am working with students that have an average math ability of a third to sixth grader, and about the same level for reading. Some of this curriculum is designed for a more advanced student--they are usually the shorter units--allowing for more discussion time to explain the terms and concepts will be needed!

Good Luck and thank you for taking time to look at this project. Please let me know what you think of it!

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P.S. By the time you read this it will no longer be "Noto"--so please address all mail or phone calls to Jodi Jorgensen!!

RESOURCES USED

"Employment Skills For The Special Needs Student," Wiersenski.

"Entering the World of Work," Kimbrell*Vinegard

"Job Interviews: Step-by-step Procedures"

Carolyn Hansen Fashion College resume handout

"Work in America," English and Cambodian, Renette Meltebeke

"Don't Get Fired!," Durlynn Anema

"Time Cards and Paychecks," Kenneth J. Rand

"Personal Checking Accounts," Betty Sullivan

"Alphabetic Indexing Rules," Joseph S. Fosegan

"Decimals, Fractions, Percents," W. Gotthard

"Menu-Math," Barbara Johnson and Kitty Scharf

"Life Skills: Attitudes on the job," Brewner, McMahon, Paris, Roche

"Starting a New Job," John McHugh

Other resources are listed on lesson plan pages.

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INSTRUCTIONAL MATERIALS DEVELOPED

There are a total of ten volumes of curriculum for Diversified Occupations disadvantaged students. Following is an outline of the units covered in each volume. The units are put in the order recommended for use; however, the number of units per volume is simply a matter of convenience as to the size of the binding covers.

VOLUME I of X:
- Diversified Occupations I, Unit 1, What is D.O.?
- Diversified Occupations I, Unit 2, Why we work/Introduction to the job market
- Diversified Occupations I, Unit 3, Telephone Techniques
- Diversified Occupations I, Unit 4, Resume Writing
- Diversified Occupations I, Unit 5, Job Applications
- Diversified Occupations I, Unit 6, Cover Letters
- Diversified Occupations I, Unit 7, The Interview
- Diversified Occupations I, Unit 8, Safety on the job

VOLUME II of X:
- Diversified Occupations I, Unit 9, Skill Building
- Diversified Occupaitons I, Unit 10, Career Exploration
- Diversified Occupations I, Unit 11, Effective Communication
- Diversified Occupations I, Unit 12, Self-Improvement
- Diversified Occupations I, Unit 13, Human Relations

VOLUME III of X:
- Diversified Occupations I, Unit 14, Knowing Yourself
- Diversified Occupations I, Unit 15, D. O. Math
- Diversified Occupations I, Unit 16, Payroll

VOLUME IV of X:
- Diversified Occupations I, Unit 17, Personal Budget
- Diversified Occupations I, Unit 18, Checking Account
- Diversified Occupations I, Unit 19, Credit
- Diversified Occupations I, Unit 20, Taxes and Tax Returns

VOLUME V of X:
- Diversified Occupations I, Unit 21, Consumerism
- Diversified Occupations I, Unit 22, Consumer Advertising
- Diversified Occupations I, Unit 23, The American Free Enterprise System
- Diversified Occupations I, Unit 24, Labor Unions
- Diversified Occupations I, Unit 25, Leadership/Tours/Guest Speakers

VOLUME VI of X:
- Diversified Occupations I, Cambodian/English workbooks

VOLUME VII of X:
- Diversified Occupations II, Unit 2, Goal Setting
- Diversified Occupations II, Unit 3, Alphabetic Filing
- Diversified Occupations II, Unit 5, Communication/How to keep a job
- Diversified Occupations II, Unit 6, Bias/Stereotyping-A

VOLUME VIII of X:
  Diversified Occupations II, Unit 7, Bias/Stereotyping-B
  Diversified Occupations II, Unit 8, Bias/Stereotyping-C
  Diversified Occupations II, Unit 10, Technology and Productivity
  Diversified Occupations II, Unit 11, Entrepreneurship
  Diversified Occupations II, Unit 15, D. O. Advanced Math
  Diversified Occupations II, Unit 16, Public Services

VOLUME IX of X:
  Diversified Occupations II, Unit 18, You can bank on it!
  Diversified Occupations II, Unit 19, Family Financial Management-A
  Diversified Occupations II, Unit 20, Family Financial Management-B

VOLUME X of X:
  Diversified Occupations II, Unit 21, Family Financial Management-C
  Diversified Occupations II, Unit 22, Family Financail Management-D
  Diversified Occupations II, Unit 23, Economics
  Diversified Occupations II, Unit 24, Study of my job

DIVERSIFIED OCCUPATIONS II

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UNIT 2

Goal Setting

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LESSON PLAN

1. UNIT NAME Goal Setting
2. LESSON NAME Goal Setting
3. LESSON TIME 4 days
4. TEACHER SET-UP Copies: Unit packet, vocabulary, test
5. MATERIALS NEEDED 5" x 8" cards, magazines, scissor, gluesticks, construction paper
6. PERFORMANCE OBJECTIVES

A) TSWBAT distinguish between realistic and unrealistic goals and to set realistic goals for themselves.

B) TSWBAT complete a goal-planning activity which includes breaking down the task of planning.

C)

7. EVALUATION

8. SPECIAL NOTES

CONTENT OUTLINE	PROCEDURES
1) Vocabulary	1) HANDOUT, give definitions
2) Introductions	2) -There are many ways to set goals. In this unit we will go over several different methods. I hope you find one that is fun and valuable for you! The important thing is to learn how important goals are!
3) Personal Plan of Action	3) HANDOUT, read and discuss and complete -Purpose of a personal plan of action -a personal plan of action is essentially a device (plan) to help you obtain what you want -a personal plan of action is designed to help you reach a goal of your own. It enables you to clarify your goal, identify specific strategies for reaching your goal, and monitor your progress on the way toward its achievement. Overall, it should increase your chances of ultimately obtaining exactly what you want -identify the four steps involved in developing a personal plan of action -state your goal -develop a plan for achieving your goal -record your progress -continue until you reach your goal -create a personal plan of action -goals should be written and stated as specifically as possible -a subgoal is one that is related t a main goal, but it is smaller in scope. Subgoals need to be achieve in order to reach the main goal. -by maintaining a written record of your progress on the way to a particular goal, you will know at all times how you are doing. This will enable you to take corrective action when necessary and should ultimately increase your chances of reaching your goal.

CONTENT OUTLINE	PROCEDURES
	-a person encounters obstacles on th way to achieving a goal. Remember that you can achieve a goal if it is something that you sincerely want, if you carefully plan how to reach it, and if you have the determination to stick to it when the going gets tough. -have each student fill out a personal planning sheet for each of their goals. Place each sheet in their notebooks under the section marked "goals" to be reviewed once a month (maximum time lapse for reviewing!)
4) Goal Poster	4) -give each student a 8½" x 11" pieceof construction paper, magazines, scissors, gluesticks, felt pens and a 2" x 6" strip of paper with the following printed boldly on it: THE WAY YOU SEE LIFE WILL LARGELY DETERMINE WHAT YOU GET OUT OF IT! and one that reads: WHAT YOU SEE AND VISUALIZE IS WHAT YOU WILL REALIZE! -have each student create a collage representing their own personal goals using magazine pictures. Under each picture, have the student write a brief description of the goal it symbolizes. Also add to the collage the two strips of paper provided. -either have the students keep this in the "goal" section of their notebook or put up in room so they do see it every day!
5) Management by Objectives	5) HANDOUT, read and discuss
6) Roadmap to Success	6) HANDOUT, read, discuss and complete -define the term "goal" -an objective or want that you plan to fulfill -a dram you want to make reality -identify the major types and nature of goals -types of goals include: career goals, social goals, educational goals, physical goals, financial goals, and leisure goals

CONTENT CUTLINE | PROCEDURES

  - nature of goals include: long-term goals, and short-term goals
- explain the importance of self-understanding in the identification of appropriate goals
  - you cannot take the YOU out of goal setting
  - goals are not really goals until you accept them
  - the goals must be appropriate and meaningful for you
- describe the benefits to be derived from setting goals
  - provides you with direction and purpose
  - encourages self-understanding
  - identifies areas you feel need change
  - increases your self-confidence
  - helps you to formulate better plan
  - increases chances for fulfilling wants
  - defines your priorities
  - provides guidance for decision-making
- describe specific guidelines to follo when developing goals
  - WRITE your goals down
  - Make your goals SPECIFIC
  - Make your goals PERSONAL
  - Make your goals POSITIVE
  - Your goals should be ambitious, but REALISTIC
  - Consider the TIME required to complete your goals
  - Consider RESOURCES available to yo
  - SHARE your goals only with those who will ENCOURAGE you in obtaining your goals
- have the students map their goal on a 5" x 8" card. Be sure to include the steps and stops they feel necessary along the "road" to success.
- have them break a long-term goal into short-term goals needed to reach the long-term one. Have each students list any possible "road blocks", "othe routes", and "equipment" needed--and include on their "map"

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CONTENT OUTLINE	PROCEDURES
7) Life Lines	7) HANDOUT, explain and complete -encourage them to use a different goal then the one from "roadmaps"
8) Decision Making and Goal Setting	8) HANDOUT, read and complete and discuss -write on the board "A person without goals is like a travelor without a destination." Ask students to suggest the meaning of the sentance. -do the two situations
9) Guidelines for Setting Goals	9) HANDOUT, read and discuss -encourage discussion of the definitions as well as the questions. Relate the guidelines to the situations involving Dan and Mark. Ask the students to think of and write down a realistic goal they would like to achieve within one week. Help the students discuss circumstances that could get in the way of achieving these goals.
10) The Setting of Goals	10) HANDOUT, read and discuss -some more ideas on goal setting!
11) Goal Setting Worksheet	11) HANDOUT, explain and complete
12) Test	12) HANDOUT, complete and turn in

DIVERSIFIED OCCUPATIONS II

UNIT #2

VOCABULARY

1) REALISTIC

2) UNREALISTIC

3) GOALS

4) SHORT-RANGE GOALS

5) LONG-RANGE GOALS

6) OBJECTIVES

7) DREAMS

DIVERSIFIED OCCUPATIONS II

PERSONAL PLAN OF ACTION

A personal plan of action is essentially a device (plan) to help you obtain what you want. A personal plan of action is designed to help you reach a goal of your own. It enables you to clarify your goal, identify specific strategies for reaching your goal, and monitor your progress on the way toward its achievement. Overall, it should increase your chances of ultimately obtaining exactly what you want

Four steps involved in developing a personal plan of action:
State your goal.
Develop a plan for achieving your goal.
Record your progress.
Continue until you reach your goal.

Goals should be written and stated as specifically as possible. A subgoal is one that is related to a main goal, but it is smaller in scope. Subgoals need to be achieved in order to reach the main goal. By maintaining a written record of your progress on the way to a particular goal, you will know at all times how you are doing. This will enable you to take corrective action when necessary and should ultimately increase your chances of reaching your goal. A person encounters obstacles on the way to achieving a goal. Remember that you can achieve a goal if it is something that you sincerely what, if you carefully plan how to reach it, and if you have the determination to stick to it when the going gets tough.

Project--Visualize your goals!:

1. Fill out a personal planning sheet for each of your goals. Place the sheets in a notebook to be reviewed once a month (maximum time lapse for reviewing!)

2. For each goal add an additional sheet to make a time plan, and list any information needed to monitor progress.

3. Make a collage of your goals with the following two sayings being the main headings: "THE WAY YOU SEE LIFE WILL LARGELY DETERMINE WHAT YOU GET OUT OF IT!" AND "WHAT YOU SEE AND VISUALIZE IS WHAT YOU WILL REALIZE!"

4. Post this collage somewhere that will be seen by you each day!

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PERSONAL PLAN OF ACTION

GOAL STATEMENT:

THINGS TO DO:
1.
2.
3.
4.

THINGS TO AVOID:
1.
2.
3.
4.

NOTES ON PROGRESS:
Quarter 1:

Quarter 2:

Quarter 3:

Quarter 4:

DATE GOALS SET________________DATE GOAL REACHED________________

Signature____

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MANAGEMENT BY OBJECTIVES

Set your goals--be specific! Use a roadmap with a long-term destination and map out your short-term goals needed to achieve it. Write your goals down on paper! Read them frequently!! Helps remembering the process. Saying "I want..." can become a goal. Writing them keeps you honest! Did you know...only 10% of the people write down their goals...of these 10%, 5% own 75% of the private wealth of the world...of those 5%, 2% read their goals weekly! Ask yourself these questions: Where am I going? How am I going to get there? What needs to be taken into consideration along the way? Is my "equipment" ready? (i.e., schooling, skills, background, car, etc.) There will be both controlable and uncontrolable variables along the way. Make them work for you! Change what you can, but don't stay up nights worrying about what you can't change (i.e., weather, opinions of others, etc.) Stop and relax! Don't loose sight of your goal--use this time to review. Gives you new energy. Check your route. You have arrived! Achievement starts wih writing down your goal. Give yourself credit! Even if the goal is only partially reached or completed. Evaluate te "trip." Be honest. Was te goal set too high or too low? Tips--Take a different route; more scenic faster, whatever! The change is beneficial! Upgrade your "equipment", standards, human relaton skills. Analize the type of "driver" you are. What haven't I mentioned that is very vital to taking the long trip? GASOLINE! (i.e., POSITIVE MENTAL ATTITUDE!!) You will be a sucess! We are always evaluating--keep a positive attitude! Helps get "better economy"!! Necessary to reacing goals--dont get caught running out of "gas"!!

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ROADMAP TO SUCCESS

- - -

Definition of the term "goal": an objective or want that you plan to fulfill. A dream you want to make reality.

Major types of goals: career goals, social goals, educational goals, physical goals, financial goals, and leisure goals.

Nature of goals: long-term goals and short-term goals.

The importance of self-understanding in the identification of appropriate goals:
You cannot take the YOU out of goal setting!
Goals are not really goals until you accept them!
The goals must be appropriate and meaningful for you!

The benefits to be derived from setting goals:
Provides you with direction and purpose.
Encourages self-understanding.
Identifies areas you fell need change.
Increases your self-confidence.
Helps you to formulate better plans.
Increases chances of fulfilling wants.
Defines your priorities.
Provides guidance for decision-making.

Specific guidelines to follow when developing goals:
WRITE you goals down.
Make your goals SPECIFIC.
Make your goals PERSONAL.
Make your goals POSITIVE.
Your goal should be ambitious, but REALISTIC.
Consider the TIME required to complete your goals.
Consider RESOURCES available to you.
SHARE your goals only with those who will ENCOURAGE you in obtaining them.

Project:

1. Get a 5" x 8" card, pens and draw a road on the card.

2. Identify one long-term goal per card.

3. Break the long-term goal into short-term goals needed to reach the long-term goal. List any possible "road block", "other routes" and "equipment needed.

4. "Map" your goal on the card. Be sure to include the steps and stops you feel necessary along the "road" to success.

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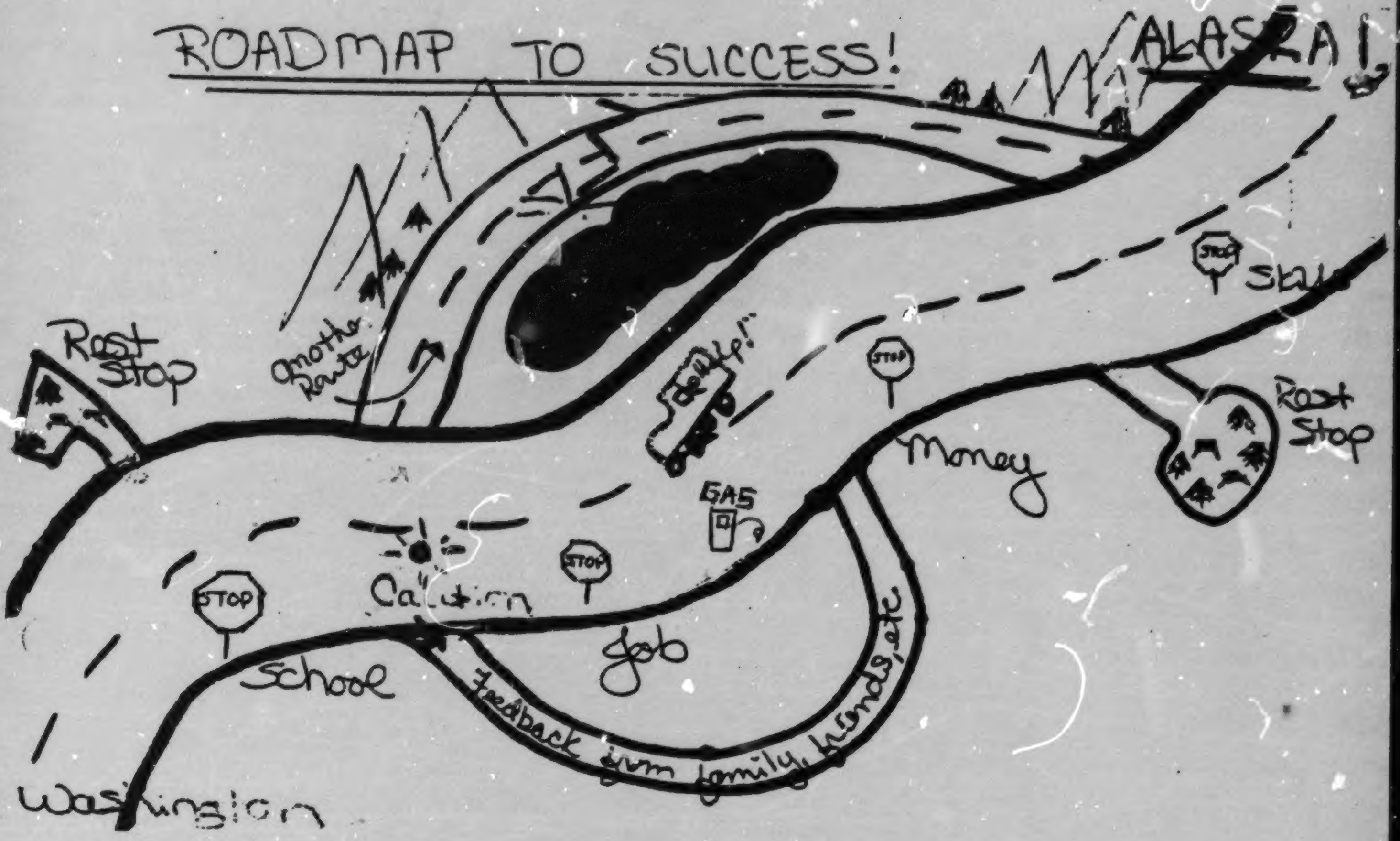
ROADMAP TO SUCCESS!
ALASKA!
Rest Stop
another Route
Help!
STOP
Skills
Rest Stop
Money
GAS
STOP
Caution
STOP
Job
School
Feedback from family, friends, etc.
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LIFE LINES

1. In the space below, draw a line across the page. Let the line represent your past, present, and future.

2. Place an "X" on the line to show where you are today.

3. Place an "X" on the line to represent where you expect to be five years from now.

4. Write a one- or two-page description of yourself as you see yourself five years from now.

5. Write a long-term goal for yourself.

6. Write three short-term goals that will help you reach the long-term goal you just wrote. Be sure your goals are measurable.

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DECISION MAKING AND GOAL SETTING

Last summer, Mark's best friend, Kip, moved to a farm 200 miles away. When he moved, Kip invited Mark to visit the farm for a month the following summer. Mark's parents gave him permission to go, but told him they could not afford to pay his expenses. Mark was determined to make the trip. He figured out that he would need $200.00, So Mark set a goal of earning the $200.00 by next summer.

Was Mark's goal realistic or unrealistic? Why?

How might Mark achieve his goal?

Mark made a list of all the jobs he would be willing to do, and the charge per hour for each. Then he gave the list to the families in his neighborhood. Slowly he began getting calls for his services. In a few months, he had a number of steady jobs that kept him busy and added to his savings. By April, Mark had reached his goal of $200.00, but he didn't stop there. He decided he could use the extra money to buy some new jeans and shirts for the trip. Then Mark had a great idea! Why not continue doing odd jobs after his visit with Kip, and during the coming school year? He'd be able to buy any new clothes he needed for school and could keep himself in pocket money. His parents would appreciate that, he knew. Mark told all his employers he was going on a trip during July, but said he hoped they would call him again in August.

Why did Mark work so hard to achieve his goal?

How do you think Mark feels about achieving his goal?

If Mark had waited until April to start working toward his goal, he might not have been successful.

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Last summer, Dan's best friend, Phil, moved to Paris. When he moved, Phil invited Dan to visit him the following summer. Dan talked to his parents and they gave him permission to go, but told him they could not afford to pay for the plane trip. Dan called a travel agent and was told that roundtrip air fare for students during the summer months would total $500.00, so Dan set the goal of earning $500.00 by next summer.

Is Dan's goal realistic or unrealistic? Why?

How might Dan achieve his goal?

Dan decided that taking odd jobs, such as babysitting or a paper route, just wouldn't earn him enough money. What he needed was a big job that paid well. So Dan spent several months reading the want ads in the newspaper. He called in response to one or two of the ads, but was told he wasn't old enough for the jobs. While he waited for his big job, Dan collected travel brochures and read books about France. He had several calls for odd jobs around the neighborhood, but he turned them down. Spring came and Dan still hadn't found even one big job. He gradually stopped looking.

Do you think Dan had a good plan for achieving his goal? Why, or why not?

How do you think Dan feels about not achieving his goal?

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Guidelines for Setting Goals

A *realistic* goal is

1. *clear* — You know exactly what you want.
2. *definite* — It has a time limit.
3. *possible* — You can achieve it with what you know now or with what you can easily learn.

Ask yourself:

- What are some realistic goals you have set for yourself in the past and have achieved?
- How did you feel when you achieved them?
- "People who set realistic goals and achieve them feel confident and successful." Do you agree? Why, or why not?

An *unrealistic* goal is

1. *unclear* — You don't know exactly what you want.
2. *indefinite* — It has no time limit.
3. *impossible* — It requires skills or knowledge you don't have or training you can't get.

Ask yourself:

- What are some unrealistic goals you have set for yourself in the past and have failed to achieve?
- How did you feel when you realized you could not achieve them?
- "People who set unrealistic goals they cannot achieve usually start feeling like failures." Do you agree? Why, or why not?

DIVERSIFIED OCCUPATIONS II

THE SETTING OF GOALS

Setting Goals

Steps	*Short-Range Goals*	*Long-Range Goals*
1. Decide on goals.	a. Learn how to prepare the monthly accounting report by the end of the month.	a. Become a CPA in five years.
2. Determine requirements for meeting goal.	a. Determine what information makes up the report. b. Assess mathematical ability needed to do the necessary computations.	a. Determine what ability is needed to acquire the necessary accounting knowledge. b. Calculate the cost of required courses.
3. Follow steps necessary to meet the requirements.	a. Study file copies of monthly accounting reports. b. Ask employer questions about how report is prepared. c. Observe a co-worker as she prepares her report.	a. Save money for a year for college courses. b. Take college courses. c. Make arrangements to take CPA exam. d. Take CPA review course. e. Take CPA exam. f. Begin job search.
4. Evaluate goals: change them if necessary.	a. Ask "Did I accomplish my goal of preparing the accounting report within a month?" Answer is "Yes."	a. Ask "Did I save the necessary money for college courses?" Answer is "Yes." b. Ask "Did I take the advanced accounting courses that I planned to take?" Answer is "No." Changed my goal. Now I plan to become a CPA in six years rather than five years.

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GOAL SETTING WORKSHEET

1. I have identified the following problem I would like to solve:

____

____

2. In order to solve the problem, I want to achieve the following goal:

____

____

3. What could keep me from reaching this goal?

_____I don't really have the skills, ability and/or knowledge needed.
_____I don't want it badly enough to really work for it.
_____I'm afraid that I might fail.
_____I'm afraid of what others might think.
_____Others don't want me to reach this goal.
_____The goal is really too difficult to ever accomplish.
_____Another reason:______________________________

____

4. What are some things I could do so that these things don't prevent me from reaching my goal:______________________________

____

____

5. Who can help me reach my goal?

Name:	Kind of help:
____________________	____________________
____________________	____________________
____________________	____________________

6. What are my chances for success?

_____Very good. Why do I feel this way?____________________
_____Good.
_____Fair. ______________________________
_____Poor.
_____Very Poor. ______________________________

7. What are some of the good things that might happen if I reach this goal?______________________________

____

8. What are some of the bad things that might happen if I reach this goal?____

____

9. What are the chances that the bad things would happen if I reached the goal:

_____Very High. What could be done to reduce the odds?
_____High.
_____50/50. ________________________________
_____Low.
_____Very Low. ________________________________

10. Do I still want to try to reach this goal?
_____Yes. _____No. _____Still Undecided.

11. What are some steps I could take to reach this goal?

Step #1:____

Step #2:____

Step #3:____

Step #4:____

12. What else must I do if I am really to succeed?______________

____

13. Am I going to take the above steps?
_____Yes. _____No. _____Still Undecided.

14. If my answer to No. 13 is Yes, I make the following self-contract:

I, ____________________, have decided to try to achieve the goal of ______________________________. The first step I will take to reach this goal will be to ____________________ ______________________________by____________(date).

My target date for reaching the goal is____________________.

DIVERSIFIED OCCUPATIONS II

UNIT #2

TEST

1) What is a Personal Plan of Action?

2) What do the following two quotes mean to you: THE WAY YOU SEE LIFE WILL LARGELY DETERMINE WHAT YOU GET OUT OF IT! and WHAT YOU SEE AND VISUALIZE IS WHAT YOU WILL REALIZE!

3) List two types of goals:
a)

b)

4) List two benefits of goals:
a)

b)

5) Using the 5" x 8" card your teacher will give you, "map" a goal. State the goal here:

6) What are the two natures of goals?
a)

b)

7) Write a short term goal for today, and what you will need to do to achieve it.

DIVERSIFIED OCCUPATIONS II

UNIT 3

Alphabetic Filing

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Alphabetic Filing

2. LESSON NAME Learn to file alphabetically

3. LESSON TIME 5 days

4. TEACHER SET-UP Copies: vocabulary, unit packet, test

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) TSWBAT index and alphzbetize personal names.

TSWBAT index & alph. names of business, org., & inst. as they are written.

B) TSWBAT index & alph. names of bus, org & inst which contain minor words.

TSWBAT index & alph. names of bus, org & inst which contain single letters and abbreviations.

C) TSWBAT index and alph. names which are plural and/or possessive.

TSWBAT code personal and business names.

7. EVALUATION

8. SPECIAL NOTES **This unit is taken from section 1 of "Alphabetic Indexing Rules Application by Computer" by Joseph S. Fosegan.

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DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Introductions	1) This unit will show you how to file alphabetically. (May want to review the alphabet!) These skills will help you in many ways. -help you in using the phone book by making it easier to know where to look -many jobs require you to do some sort of filing. Let's list as many as we can think of (list on chalkboard) -this unit can also help you in learning how to file your personal papers and information to be at easier use for you later -can you think of other reasons this unit will help you? List them. We will read through the directions together and then you will complete the Exercises on your own.

UNIT #3

VOCABULARY

1) ALPHABETIC
2) FILING
3) INDEX
4) ABBREVIATIONS
5) CODE
6) INITIAL

INDEXING UNIT

Generally, each word, letter, or number which makes up a personal or business name is considered a separate indexing unit. Soon you will learn that a few minor words are not considered when alphabetizing some names. You can call such minor words units, if you like, but they are not considered indexing units.

Indexing units are only those words, letters, or numbers in a name that are used to alphabetize the name. The order in which these units are considered is called the indexing order. Rule 1 explains the order in which units are considered when alphabetizing personal and business names. Remember: Index ordering comes before alphabetic ordering. You must index before you can alphabetize.

RULE 1: Order of Indexing Units

This rule defines the proper procedure to follow when index ordering both personal names and business names. It also introduces the as-written method of indexing.

Personal Names

The indexing order and unit definitions of full personal names (those names consisting of two or more words) are listed as follows:

1. Key unit: the person's last name, or surname. The first indexing unit is generally referred to as the key unit.
2. Unit 2: a person's first name or initial.
3. Unit 3: a person's middle name or initial. Some people use family names as second names.
4. Unit 4: the third name, if there is one.

You should index first by the person's last name, then consider the rest of the name in the order that it is written.

Study the names that have been indexed for you below. The names are also in alphabetic order. The underscored letters determine the alphabetic order. Notice that the fundamental alphabetizing rule *nothing before something* is at work: A single letter comes before all words beginning with that letter. Also, when two names have identical key and second units, the third units will determine the alphabetic order. If one of the names has no third unit, that name comes first: *nothing before something.*

	NAMES IN INDEXING ORDER			
NAMES AS WRITTEN	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
A. G. Mason	Mason,	A.	G.	
Fran Wilkes Mason	Mason,	Fran	Wilkes	
G. Masse	Masse,	G.		
*George Masse	Masse,	George		
*George Bernard Masse	Masse,	George	Bernard	
A. Jack Miller	Miller,	A.	Jack	
A. Janette Miller	Miller,	A.	Janette	
Rita Bennett Peters	Peters,	Rita	Bennett	
Rita Lucille Maher Peters	Peters,	Rita	Lucille	Maher
Rita Maher Peters	Peters,	Rita	Maher	

Each vertical string (|) connects the two letters which determine the alphabetic order of the two names.

*Notice that the first letter that is different in the second of these two names follows nothing in the previous name: *nothing before something.*

Complete Exercise 1

Business Names

When the name of a business, organization, school, association, institution, etc., begins with a full (first and last) personal name, index just as you did for personal names in the previous exercise: The surname is the key unit; the given name, or initial, is Unit 2. Then index the remaining units in the name as they are written.

If the name does not begin with a full personal name, however, index the name just as it is written. Names of associations, organizations, banks, schools, universities, churches, and societies may be indexed just as they are written. The as-written method of indexing is commonly used in your telephone directory. When computers and other electronic office equipment assist in the storage and retrieval of office records, names are stored and retrieved as they are written. Later on, you will learn an alternate method of indexing: the descriptive method.

Study the names below. Notice how each name is indexed just as it is written unless a full personal name is part of the name. Each vertical string (|) connects the two letters which determine the alphabetic order of the two names. When units in a name are identical, continue to the next unit until you find two different letters by which you can arrange the words in alphabetic order.

NAMES AS WRITTEN	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
Maurer Co., Inc.	Maurer	Company,	Incorporated	
Monroe Savings Bank	Monroe	Savings	Bank	
Standard Paper Supply Co.	Standard	Paper	Supply	Company
H. Steffen Lumber Co.	Steffen,	H.,	Lumber	Company
Syrus Building Supplies	Syrus	Building	Supplies	
Trinity Church	Trinity	Church		
Trinity Lutheran Church	Trinity	Lutheran	Church	
Universal Electric Co.	Universal	Electric	Company	
University College	University	College		
Vance Carpet Center	Vance	Carpet	Center	
Vance Carpet Circle	Vance	Carpet	Circle	
Kurt Warner Chemical Corp.	Warner,	Kurt,	Chemical	Corporation
Warner Rental Center	Warner	Rental	Center	
Westbrook Community College	Westbrook	Community	College	
Widmark Plumbers Association	Widmark	Plumbers	Association	

Complete Exercise 2 [illegible] and Exercise 3 [illegible]

RULE 2: Minor Words in Business Names

When minor words (articles, conjunctions, and prepositions) appear within business names, do not consider them as indexing units. Place them in parentheses and ignore them. Study the following:

1. Articles: *the, a*
2. Conjunctions: *and, or*
3. Prepositions: *in, on, at, to, by, for, of*

If the article *A* or any one of the prepositions appears as a meaningful first unit in a business name, consider it as an indexing unit. Here are some examples of minor words as meaningful first units:

A Stitch (in) Style vs. *Stitch (in) Style*
On (the) Spot Cleaning vs. *Spot Cleaning*
In (the) Rough Tables vs. *Rough Tables*

Always consider how someone is likely to ask for a particular name. You would hardly consider the *A* in *A Stitch in Style* a minor word. If you disregard the *A* in such a name, you alter the meaning of that name. The *noun* "Stitch" becomes the *verb* "Stitch." Notice that the minor preposition *in*, however, appears in parentheses because it is within the name and is not considered an indexing unit.

No one is likely to ask for *Spot Cleaning* when the business name is *On the Spot Cleaning*. *In the Rough Tables* also has a clearly different meaning from *Rough Tables*.

Remember: When articles, conjunctions, and prepositions come within a business name, place them in parentheses; do not consider them indexing units. Only when they appear first in a business name will the short, minor prepositions (*In, On, To, At, By, For, Of*) and the article *A* need special attention.

When the article *The* is the first word in a

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business name, place it in parentheses at the end of the name. There is nothing distinctive or meaningful about *the*, and it is never considered an indexing unit. When *the* falls within a business name, treat it as you would any other minor word: Place it in parentheses.

Study the names below. Pay particular attention to how the minor words are treated. Notice that the names are also in alphabetic order, and each vertical string (|) connects the two letters which determine the alphabetic order of the two names.

NAMES AS WRITTEN	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
A Style A Day Boutique	A	Style (A)	Day	Boutique
The Agency for the Blind	Agency (for the)	Blind (The)		
Church of God	Church (of)	God		
In the Mood Lounge	In (the)	Mood	Lounge	
In Style Fashions	In	Style	Fashions	
Allan Klein Cosmetics	Klein,	Allan,	Cosmetics	
Allan Klein & Sons	Klein,	Allan, (&)	Sons	
Klein of Manhattan	Klein (of)	Manhattan		
The Roberta Klein Hair Palace	Klein,	Roberta,	Hair	Palace (The)
On the Mall Deli	On (the)	Mall	Deli	
Print in Color Labs	Print (in)	Color	Labs	
The Print Gallery	Print	Gallery (The)		
Print Industries, Inc.	Print	Industries,	Incorporated	

Complete Exercise 4 [illegible] and Exercise 5 [illegible]

RULE 3: Single Letters and Abbreviations

Rule 3 explains the index-ordering procedure as applied to single letters and abbreviations.

Single Letters

You have already learned that an indexing unit consists of a single letter, word, or number. If you keep this general rule in mind, your task of learning these indexing rules will be much simpler. A single letter that is used in place of a person's given name, such as the *D* in *Mrs. D. Williams*, may stand for *Doris*, *Diane*, or *Debra*; or it may stand for her husband's given name: *David*, *Donald*, *Daniel*, and so on. It is not the function of the files operator to interpret, or assume to know, what a particular single letter represents. Simply use the single letter as a separate indexing unit and place it before all other words beginning with that letter.

Companies also make use of single letters in their names: *P & C Lighting*, for example. Whether the letters are written with a space (*P C Lighting*), without a space (*PC Lighting*), with a hyphen (*P-C Lighting*), or with an ampersand (*P & C LIGHTING*) is of no consequence. The rule remains as you have already learned it: Each letter, number, or word in a name is considered a separate indexing unit.

Abbreviations

Known abbreviations, on the other hand, are treated as though they were written out. *Co.*,

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Wm., *W.*, *Rd.*, and *St.* are known abbreviations for *Company*, *William*, *West*, *Road*, and *Street*, respectively. In the name *Dan. Smith*, *Dan.* is a known abbreviation for *Daniel*. In the name *D. Smith*, however, the *D.* can stand for any number of given names; therefore, it is indexed as the single letter *D*.

Be careful of those given names that appear to be abbreviations and may not be. Such names as *Beth*, *Jon*, *Katie*, and *Jo* may well be given names held special and dear to those persons having them. They may not be abbreviations, nor should you assume that they are shortened versions of *Elizabeth*, *John*, *Kathryn*, and *Josephine*. They should be indexed just as they are written.

Write out only those abbreviations that are known. Use a good dictionary, and don't guess. It will be safer to index the letters as separate indexing units than to incorrectly guess about a particular letter or group of letters. Study the examples below.

NAMES AS WRITTEN	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
V. Julia Alvarez	Alvarez,	V.	Julia	
B L Trailer Sales	B	L	Trailer	Sales
Elizabeth L. Buckman	Buckman,	Elizabeth	L.	
Liza F. Buckman	Buckman,	Liza	F.	
PAC Movers	P	A	C	Movers
P & C Lighting	P (&)	C	Lighting	
Joseph B. Palmer	Palmer,	Joseph	B.	
Jos. T. Palmer	Palmer,	Joseph	T.	
Palokoff Income Tax Service	Palokoff	Income	Tax	Service
Palokoff, Inc.	Palokoff,	Incorporated		
W-Center Office Services	W-	Center	Office	Services
WLR Television	W	L	R	Television

Complete Exercise 6 *and Exercise 7*

RULE 4: Possessives

When a name is made possessive with an apostrophe and an *s* (*Becker's*), disregard that *s*. It is only there to make the name possessive and is not considered part of the indexing unit. If the *s* comes before an apostrophe (*Beckers'*), the *s* is part of the indexing unit and is used in alphabetizing. Review the tables below for the difference between considering the *s* after the apostrophe, the incorrect way to index, and disregarding the *s*, the correct way to index.

DIVERSIFIED OCCUPATIONS II

NAMES IN ALPHABETIC ORDER: APOSTROPHE S ('s) CONSIDERED	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
Bonnie Beck's Auto Supply	Beck's, (sing.)	Bonnie,	Auto	Supply
Becks' Department Store	Becks' (pl.)	Department	Store	
Becks' Hardware	Becks' (pl.)	Hardware		
T. Beck's Glass Repair	Beck's, (sing.)	T.,	Glass	Repair
The Becks' Travel Center	Becks' (pl.)	Travel	Center (The)	

NAMES IN ALPHABETIC ORDER: APOSTROPHE S ('s) IGNORED*	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
Bonnie Beck's Auto Supply	Beck('s), (sing.)	Bonnie,	Auto	Supply
T. Beck's Glass Repair	Beck('s), (sing.)	T.,	Glass	Repair
Becks' Department Store	Becks' (pl.)	Department	Store	
Becks' Hardware	Becks' (pl.)	Hardware		
Becks' Travel Center	Becks' (pl.)	Travel	Center	

*Notice that all the singular names are alphabetized together and all the plural names are alphabetized together in your file when you disregard the *s* after the apostrophe. An *s* used to form a possessive is not considered part of the indexing unit.

Study the additional names given below. Notice that the *'s* is ignored. The names are in alphabetic order and each vertical string (|) connects the two letters which determine the alphabetic order of the two names.

NAMES AS WRITTEN	NAMES IN INDEXING ORDER			
	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
T. Bates's Accounting Service	Bates('s),	T.,	Accounting	Service
The Bateses' Trailer Park	Bateses'	Trailer	Park (The)	
Clark's of Bennington	Clark('s) (of)	Bennington		
Clark's Food Brokers	Clark('s)	Food	Brokers	
Johnathan P. Clark	Clark,	Johnathan	P.	
Clark Sisters Formals	Clark	Sisters	Formals	
The Clarks' Furniture Fashion	Clarks'	Furniture	Fashion (The)	

Complete Exercise 8 and Exercise 9

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DIVERSIFIED OCCUPATIONS II

EXERCISE 1

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. In the Alphabetic Order column, number the names in each group 1 to 3 in correct alphabetic order. (Obj. 1)

1. Paula J. Church
2. Antonio Lopez
3. G. R. Greenstone

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					

4. Lottie Koneski
5. Robert T. Kolock
6. Janice G. Koehler

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
4.					
5.					
6.					

7. Patricia A. Roth
8. K. Tina Brooks Roth
9. Kathryn A. Roth

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
7.					
8.					
9.					

10. Jerome M. Wright
11. Jerome Wright
12. Jerome R. Wright

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
10.					
11.					
12.					

EXERCISE 2

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. In the Alphabetic Order column, number the names in each group 1 to 3 in correct alphabetic order. (Obj. 2)

1. Empire Sign Co.
2. Association Management Service
3. Soul Sound Systems

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					

4. Victor Enterprises
5. V. J. Stanley, Inc.
6. Charles Wooster Motors

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
4.					
5.					
6.					

7. Freida Schwartz Tailor Shop
8. Texas University
9. T. Lewis General Tires

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
7.					
8.					
9.					

10. Jameson Sports Center
11. Jameson Sporting Goods
12. Motel Imperial

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
10.					
11.					
12.					

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EXERCISE 3

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. Place the first name on line 1, the second name on line 2, etc. When you have finished showing the indexing order, number each group of names 1 to 8 in correct alphabetic order in the Alphabetic Order column. (Obj. 2)

1. Modern Man Hair Design
2. Monroe University Church
3. J. Monroe Textile Products
4. United Bankers Association
5. Monroe Savings Bank
6. Jack D. Morris
7. Jean Monroe Hair Designers
8. Morris College

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

9. Parks Pine Shop
10. Miller Leather Craft Shop
11. Fauline Parks
12. J. David Miller
13. Jack Miller Sports Center
14. Patricia S. Parks
15. Citizens Planning Association
16. Auburn Business Association

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					

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DIVERSIFIED OCCUPATIONS II

EXERCISE 4

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. In the Alphabetic Order column, number the names in each group 1 to 3 in correct alphabetic order. (Obj. 3)

1. The Emerson Fuel Co.
2. Emerson of Danville, Inc.
3. Henderson Oil Corp.

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					

4. At Home Carpet Cleaning
5. The Harrison Supply Co.
6. A. Korts Equipment Co.

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
4.					
5.					
6.					

7. Association of Women
8. T. Bradshaw Temporaries
9. Jog Togs

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
7.					
8.					
9.					

10. On Site Glass Repair
11. Up and Down Elevator Co.
12. University of Alaska

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
10.					
11.					
12.					

EXERCISE 5

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. Place the first name on line 1, the second name on line 2, etc. When you have finished showing the indexing order, number each group of names 1 to 8 in correct alphabetic order in the Alphabetic Order column. (Obj. 3)

1. The Peterson Drug Co.
2. Peterson Gift and Novelty Shop
3. Association of Women Attorneys
4. On Time Taxi Service
5. Lacey Motorcycle Shop
6. The Bank of Ashton
7. By the Airport Motel
8. Beauty Lounge

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

9. University of Texas
10. The School Monogram Co.
11. A Look for Tomorrow Coiffures
12. Fashions by Chico
13. School on the Hill
14. The Fashion Factory
15. Association of American Publishers
16. Fashions Center, Inc.

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					

DIVERSIFIED OCCUPATIONS II

EXERCISE 6

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. In the Alphabetic Order column, number the names in each group 1 to 3 in correct alphabetic order.

1. A to Z Rental
2. Alice T. Ace
3. AUM Pets

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					

4. Thos. T. Acton
5. Thomas C. Acton
6. Tommie C. Acton

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
4.					
5.					
6.					

7. BPI Employment
8. B-Line Striping, Inc.
9. B E Motors

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
7.					
8.					
9.					

10. H & W Delivery
11. T. Haag Co.
12. T. Haag Communication Service

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
10.					
11.					
12.					

DIVERSIFIED OCCUPATIONS II

EXERCISE 7

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. Place the first name on line 1, the second name on line 2, etc. When you have finished showing the indexing order, number each group of names 1 to 8 in correct alphabetic order in the Alphabetic Order column.

1. Main Star Furniture Corp.
2. J & B Co.
3. SSI Enterprises
4. Main St. Pharmacy
5. J-Market Produce
6. J V Disposal, Inc.
7. Jaainew Enterprises, Inc.
8. JBQ Radio

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

9. Jane St. John
10. Wm. Janson
11. Robert T. Sands
12. J. Saito Restaurant
13. Billie Janson
14. S-O-S Typesetting
15. W. Janson
16. William Janson Landscaping Service

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					

EXERCISE 8

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. In the Alphabetic Order column, number the names in each group 1 to 3 in correct alphabetic order.

1. Balo's Restaurant
2. Balos' Steak & Take
3. Sarah Balo

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					

4. Mack's Diner
5. Mack Trucks, Inc.
6. Tina J. Mack

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
4.					
5.					
6.					

7. Davises of Westchester
8. Davis' Aluminum Co.
9. Alice Davis's Fabrics

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
7.					
8.					
9.					

10. Thos. Hill's Trucking
11. The Hills' Upholstering
12. EZ Hills Stable

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
10.					
11.					
12.					

DIVERSIFIED OCCUPATIONS II

EXERCISE 9

INSTRUCTIONS. For each group of names below, write the indexing order of each name in the appropriate table. Place the first name on line 1, the second name on line 2, etc. When you have finished showing the indexing order, number each group of names 1 to 8 in correct alphabetic order in the Alphabetic Order column.

1. A Good Sign Co.
2. Katie Porter
3. P J's Used Cars
4. A. Good's Electric Motors
5. Vincent A. Porter
6. P & J Window Cleaning
7. P-J Motors
8. Porter's Service Station

INDEXING ORDER

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					

9. The University Diner
10. Ft. Wayne Plumbing
11. University of Wisconsin
12. St. Joseph's School for the Deaf
13. French's Seed Co.
14. Joseph's Furniture
15. Fay Josephs
16. J P's French Bakery

	Alphabetic Order	KEY UNIT	UNIT 2	UNIT 3	UNIT 4
9.					
10.					
11.					
12.					
13.					
14.					
15.					
16.					

DIVERSIFIED OCCUPATIONS II

UNIT #5

TEST

Instructions: You have now completed the unit worksheets. You should, therefore, be ready for your test to see how well you have mastered the first four alphabetic indexing rules. The Test involves the use of the 24 cards on the following pages. The cards are to be indexed and coded according to the procedure you learned. Tear out the cards, cut, and alphabetize. Notice that each card has a number on it. When you have finished alphabetizing your cards, record the number of each card on the appropriate line below. The number of the top card should appear on line 1, the number of the second card should appear on line 2, and so on. Since there are 24 cards, you should have 24 numbers to record. When you have completed this test, submit this answer sheet and the test cards to your teacher.

1. ________
2. ________
3. ________
4. ________
5. ________
6. ________
7. ________
8. ________
9. ________
10. ________
11. ________
12. ________
13. ________
14. ________
15. ________
16. ________
17. ________
18. ________
19. ________
20. ________
21. ________
22. ________
23. ________
24. ________

DIVERSIFIED OCCUPATIONS II

TEST - ■ Cards

101

John F. Kennedy University

102

Bank of Beaumont

103

The Place of Chang

.104

On the Grill Diner

105

Association of Arbitrators

106

Jillian's Dog Grooming

107

Rico Rd. Roofing

108

Changing Scene Restaurant

109

Ness's House of Paint

110

Daniel Sanders' Drugs

111

CR's Photonamics, Inc.

112

Rico's Rentals

DIVERSIFIED OCCUPATIONS II

TEST ■ Cards

113 The Galloping Groomer	119 Mt. Hope Florist
114 C & R Products Corp.	120 The Nesses' Pizza Shack
115 Mowbray Marine Enterprise	121 CA-R-R Painting and Decorating
116 Society of Women Bookbinders	122 C. F. Smith Associates
117 Ann T. Chang	123 B-B Hobby Center
118 Temple Beth Am	124 Jillian Pastries

DIVERSIFIED OCCUPATIONS II

RULE 1: Order of Indexing Units

Index full personal names in reverse order: last names first. Index the names of businesses, institutions, and organizations in the order written. Watch for full personal names in business names — they are always transposed. Last name first.

RULE 2: Minor Words in Business Names

Generally disregard minor articles (*a, the*), conjunctions (*and, or*), and prepositions (*in, to, at, by, for, of*). They are not considered indexing units unless the article *A* or any of the prepositions are meaningful first units in names. (See Rule 12 for another exception to this rule.)

RULE 3: Single Letters and Abbreviations

Index single letters as separate indexing units, regardless of the spacing and punctuation between them. Spell out known abbreviations before indexing and be sure to use a current dictionary if you are not sure of abbreviations.

RULE 4: Possessives

Index the *s* before an apostrophe as part of the word. Disregard the *s* after an apostrophe — it is there to form the possessive case only, and it is not considered part of the word.

RULE 5: Titles

Courtesy (*Mr., Miss, Ms.,* etc.) and occupational (*Dr., Prof., Judge*) titles are not indexing units when used with full (first and last) personal names. Place the titles in parentheses after the names. When these titles are used in business names or with single (either first or last) names, do consider them. Spell out occupational titles before indexing, but treat courtesy titles in their usual abbreviated form, or as they are written.

RULE 6: Married Women

Index the name of a married woman the same way you index any personal name (see Rule 1). Consider the name as she writes it. If she uses more than one form of her name, prepare the necessary cross-references.

RULE 7: Articles and Particles

Index foreign articles and particles (*Le, De, D'*, etc.) with the words they modify. Disregard the spacing between the prefix and the word: *Del Rosa* is one indexing unit.

RULE 8: Identical Names

When personal and business names are identical in all respects, use the addresses to determine the alphabetic order of the names. First check the cities, then the states, street names, compass directions, and street or house numbers (in numeric order). ZIP codes are not considered indexing units.

RULE 9: Numbers in Business Names

Numbers (521) in business names are spelled out before they are indexed as single indexing units (house numbers excepted, of course). Three- and four-digit numbers are indexed in hundreds; larger numbers, in thousands.

RULE 10: Organizations and Institutions

An alternate method of indexing associations, societies, religious and educational institutions, hotels, and motels is the descriptive method. Index first by the most descriptive word in the name. Index government names (Rule 13) by the descriptive method as well. Do not apply the descriptive method to business names. Business names are not to be altered — index them as written. Remember to index personal names last name first.

RULE 11: Separated Single Words

Index a separated single word as a single indexing unit. Use a current dictionary if you cannot distinguish single words (South West?).

RULE 12: Compound Names

Index words, letters, and numbers as separate indexing units, regardless of spacing and punctuation. Hyphenated minor words (Rule 2) in compound names are considered indexing units. English prefixes (*Trans-*, *Ultra-*, etc.) separated from root words by hyphens are indexed with the words. If a prefix stands alone (*Pan American Airlines*), it is generally considered a separate indexing unit.

RULE 13: Government Names

Index government agencies first by the level of government (country, state, city). Then index in the descending order of authority, or control, of the divisions and subdivisions. A knowledge of the government structure is necessary. If the agency's place in the government is not specifically expressed (*Federal Bureau of the Census*), the word *Federal* directs you to look under *United States Government*.

RULE 14: Unusual or Obscure Names

Apply the rules you have already learned: Transpose full personal names and index business names as they are written. If the unusual nature of a name obscures its placement in the file, prepare a suitable cross-reference that will send the file user to the original entry.

DIVERSIFIED OCCUPATIONS II

UNIT 5

Communication/ How to keep a Job

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Communication/How to Keep a Job
2. LESSON NAME Employer Relations
3. LESSON TIME 2 days
4. TEACHER SET-UP Copies: pretest, vocabulary, packet
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) TSWBAT illustrate 3 positive behaviors in an employee/employer relationship.

   B)

   C)
7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Pretest	1) HANDOUT, complete and turn in
2) Vocabulary	2) HANDOUT, give definitions
3) Employer relations	3) -why are employer-employee relations important? -what should the employer expect from a good employee? -what should the employee expect from a good employer?
4) Employer and Employee Expectations	4) HANDOUT, read and discuss and complete
5) Don't Get Fired! 13 Ways to Hold Your Job	5) HANDOUT, read and discuss
6) Your Attitude Shows	6) HANDOUT, read and discuss

DIVERSIFIED OCCUPATIONS II

UNIT #5

PRETEST

Match the vocabulary to the definitions.

_____BEHAVIOR

_____RELATIONS

_____EMPLOYER

_____EMPLOYEE

_____RETENTION

_____QUIT

_____RESIGN

_____PROMOTION

_____RAISE

_____ATTENDANCE

_____HONESTY

1. more money; benefits
2. truthful
3. remember; keep
4. being present when and where you are suppose to be
5. stop what you are doing
6. the way you act
7. association with other people
8. letter or statement saying you want to quit
9. boss; person you work for
10. raise; better job
11. person who works for someone

Your employer will expect you to be at work on time.

True False

If you take pride in your work and keep yourself busy, it is more likely you will be fired.

True False

When you want to quit a job, you should:

a. just walk out
b. give your boss two weeks notice
c. tell your co-worker to tell your boss

To maintain employment, be sure to always take 5 coffee breaks each day.

True False

EMPLOYER AND EMPLOYEE EXPECTATIONS

The relationship you build with your employer is very important to you, the employee. In fact, it's also important to your employer. Below is a list of some things your *employer* will expect and some things you, the *employee*, should expect. Read the lists of expectations and be ready to discuss them in class.

Your *employer* will expect you, the employee, to:

1. Be at work on time.
2. Have good attendance.
3. Call in at the earliest time when you are *really* sick.
4. Work with little or no supervision.
5. Be an honest worker.
6. Complete work assignments as directed.
7. Not criticize your fellow workers or your boss.
8. Work safely and responsibly.
9. Keep busy.
10. Obey all rules and regulations.

Can you add any additional things an employer might expect of an employee?

____

____

____

____

You, the *employee*, might expect your employer to provide:

1. A safe work environment.
2. Job training.
3. Introductions to all co-workers.
4. Information about company safety and work regulations.
5. A clear time schedule of work (e.g., hours of work, lunch, breaks).
6. A fair wage for hours worked and job assignment.
7. Job advancement over a period of time.
8. Prompt payment each week or pay period.

Can you add any additional things an employee might expect of an employer?

____

____

____

UNIT #5

VOCABULARY

1) BEHAVIOR

2) RELATIONS

3) EMPLOYER

4) EMPLOYEE

5) RETENTION

6) QUIT

7) RESIGN

8) PROMOTION

9) RAISE

10) ATTENDANCE

11) HONESTY

DON'T GET FIRED!

13 WAYS TO HOLD YOUR JOB

1) BE ON TIME
2) BE RESPONSIBLE
3) STICK TO THE SCHEDULE
4) FOLLOW DIRECTIONS
5) BE FRIENDLY AND HELPFUL
6) REMEMBER, BUSINESS COMES FIRST
7) KEEP YOURSELF BUSY
8) TAKE CRITICISM WISELY
9) LEAVE YOUR BLUES AT HOME
10) GET ALONG WITH OTHERS
11) TAKE PRIDE IN YOUR WORK
12) DON'T ARGUE WITH YOUR BOSS
13) ABOVE ALL, BE HONEST!

YOUR ATTITUDE SHOWS

REMEMBER ME?

I'm the fellow who goes into a restaurant, sits down patiently, and waits while the waitresses do everything but take my order.

I'm the fellow who goes into a department store, and stands quietly while the sales clerks finish their little chit chat.

I'm the man who goes into a reception room, on time for a business appointment, and stands by the desk while the receptionist finishes her personal phone call.

Yes, you might say, I'm a good guy. But do you know who else I am?

I'm the fellow who never comes back, and it amuses me to see you spending money every year to try to get me back to your company, when I was there in the first place, and all you had to do to keep me was to show me a little courtesy.

THE James L. Groves COMPANY
FINANCIAL RISK MANAGEMENT SERVICES

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Communication/How to Keep a Job
2. LESSON NAME Job Retention
3. LESSON TIME 4 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) TSWBAT describe the importance of good employer-employee relationships

   B) TSWBAT list 10 job retention characteristics

   C)
7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Job retention	1) -brainstorm: How does one survive on a job? -follow rules, control anger, limit absences -What would you do if... -a product is destroyed -a job is performed that is menial -work is behind schedule -2 workers don't show up for work
2) About Keeping a Job	2) HANDOUT, explain, read and complete
3) Suggestions to keep a job	3) -keep a learning attitude -find out where you fit in -work smoothly with others/teamwork -beware of the "grapevine" -respect others -be loyal -show strength of character -develop positive traits -communicate -use the phone properly -create a business like image -increase your efficency -learn from your mistakes
4) What's Attendance All About?	4) HANDOUT, read and discuss
5) When Should I Inform The Boss?	5) HANDOUT, read and discuss -have them list out ten examples each for ASAP and 1-2 weeks
6) Courtesy on the Job	6) HANDOUT, read, discuss and complete
7) Trustometer	7) HANDOUT, read, discuss and complete
8) Doing the Work	8) HANDOUT, read, discuss
9) Job Problems	9) HANDOUT, explain and complete
10) Being a Good Employee	10) HANDOUT, read and discuss
11) Employee Problems	11) HANDOUT, expalin and complete
12) Getting Along With Others	12) HANDOUT, read and discuss
13) People Problems	13) HANDOUT, explain and complete
14) Looking Out For Your Own Interest	14) HANDOUT, read and discuss

BEST COPY AVAILABLE

ABOUT KEEPING A JOB

Everyone wants to work to earn money. Sometimes it's hard to find a job. And sometimes it's hard to keep a job. You may lose your job because you don't do the right things. Your employer expects you to follow certain rules. Below are some things that you have to do to keep your job. Study this list of work rules.

Rules for Keeping Your Job

1. Get to work on time.
2. Go to work every day (unless you are really sick).
3. Call the office if you can't go to work.
4. Do your work to the very best of your ability.
5. Pay attention to your work.
6. Do your work the way your boss tells you to do it.
7. Work as hard as you can. Don't be lazy.
8. Be friendly with other people on the job.
9. Don't quit just because something goes wrong.
10. Always be careful. Follow the safety rules.

Can you add any other rules?

11. ____________________

____

12. ____________________

____

13. ____________________

____

14. ____________________

____

15. ____________________

____

DIVERSIFIED OCCUPATIONS II

Fill in the blanks that follow with the words from the list below. You will have to use some of the words more than once.

tells
quit
best
lazy
friendly
every
safety
fool
fifteen
always
work
time

1. Set your alarm clock to go off so that you have plenty of _________ to get to work.
2. Be sure to do your job the way the boss _________ you to do it.
3. Unless you are sick, you should go to work _________ day.
4. Work hard. Don't be _________.
5. Safety is important. Always follow good _________ rules.
6. Don't be a troublemaker. Always be _________ with your fellow workers.
7. Never do a poor job. Always do the _________ you can.
8. Even if something goes wrong, you shouldn't _________.
9. Pay attention to your job. Never _________ around.
10. It's a good idea to get to work about _________ minutes before the starting time.
11. The boss wants you to do your job the right way. _________ do what the boss tells you to do.
12. There's an old saying "Always give a day's _________ for a day's pay."
13. Always try to look your _________ on the job.
14. _________ follow these rules, and you will be a good worker.

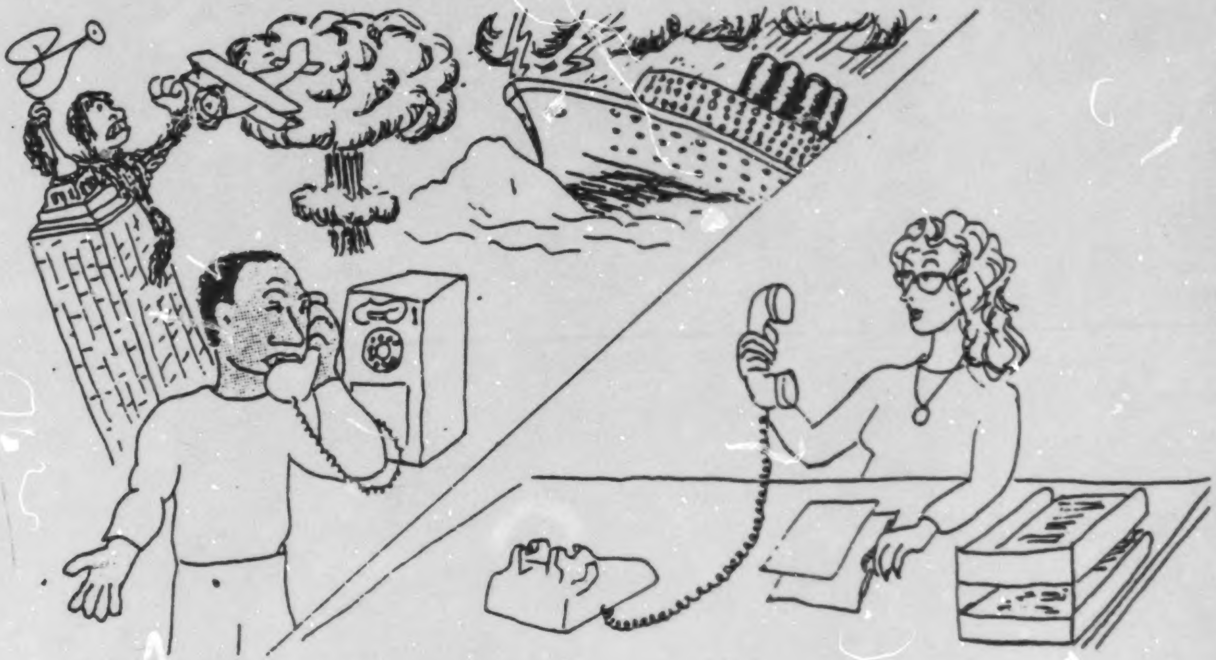
DIVERSIFIED OCCUPATIONS II

WHAT'S ATTENDANCE ALL ABOUT?

One of the most important things an employer wants in a worker is good attendance. If you don't go to work, everyone else has to work harder to get the job done.

Rules for Attendance

1. You should always come to work unless you have a good reason why you are absent. This is the WHY rule.
2. If you have a good reason for being absent, then you should give your employer enough time to find someone to take your place. When you inform your employer is important. This is the WHEN rule.
3. When you call in, make sure you talk to the person in charge. Who you talk to is important. This is the WHO rule.
4. When you talk to your employer, your reason for missing work should be explained clearly and completely and given in a respectful way. How you make your explanation is important. This is the HOW rule.



DIVERSIFIED OCCUPATIONS II

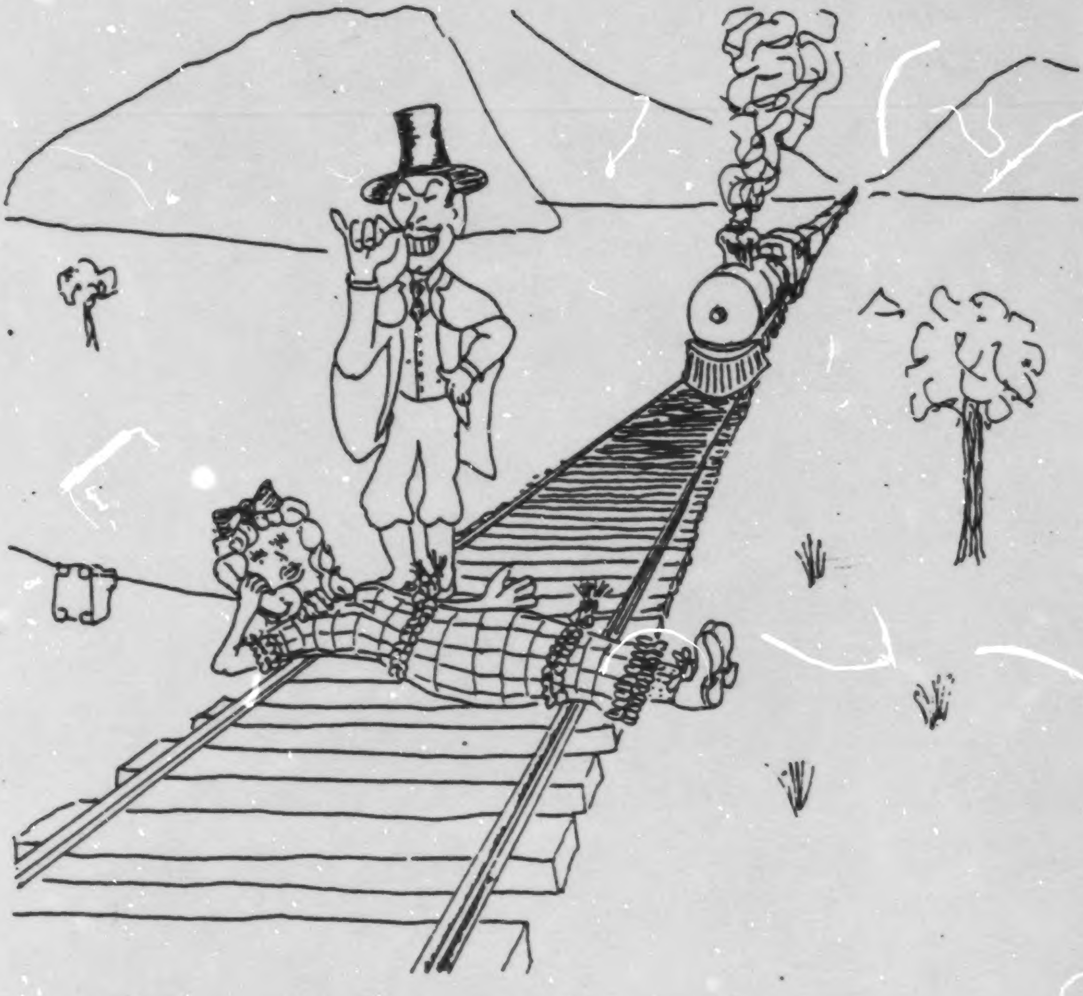
WHEN SHOULD I INFORM THE BOSS?

There are two types of reasons for missing work:
Emergencies
Special Occasions

According to the WHEN rule, you should give your employer as much notice as possible if you have to miss work.

Emergencies: Call A.S.A.P. (As Soon As Possible) — as soon as you find out you will have to miss work. You can often give your boss three hours notice or more, and the boss then has a chance to find someone to replace you.

Special Occasions: You almost always know about these long in advance. The boss expects you to give notice of this kind of absence before she or he makes up the work schedule. This is usually one or two weeks ahead of time, but check to see how much notice your employer needs.



COURTESY ON THE JOB

It is Tuesday morning.

Mike works at a tire company. He puts new tires on wheels and helps fix flat tires. He has been employed here six months.

Henry is starting to work today. He will be working near Mike.

Mr. Gray, the employer, brings Henry to the back of the shop where Mike is working.

"Mike, this is Henry," said Mr. Gray. "He will be working near you. Henry, this is Mike."

"Hello, Henry," said Mike. "It will be good to have someone back here with me. The work certainly piles up sometimes."

"Sam will show Henry what to do, Mike," said Mr. Gray, "but I hope you will make Henry feel welcome."

"I'll try, Mr. Gray," said Mike. "See you later, Henry."

Mr. Gray takes Henry to Sam, who has charge of this part of the shop. Mr. Gray leaves Henry with Sam. Sam works with Henry most of the morning, showing him what to do and how to do the work.

At lunch time Mike goes over to where Henry is working.

"Well, Henry," said Mike, "how is everything going by now?"

"All right, I guess," said Henry. "The work doesn't seem too hard. I think I can do it."

"Sam is a good teacher," said Mike. "He showed me what to do when I first came here. It's time for lunch. Do you want to go with me?"

"Yes, I would, thank you," said Henry. "I'm not familiar with this neighborhood."

"I eat at the diner around the corner," said Mike. "It isn't a fancy place, but the food is good."

"We aren't dressed very fancy either," laughed Henry. "Where is the rest room? I need to wash."

"Come along," said Mike. "I'm going there myself. It will feel good to get my hands and face clean. Our work isn't exactly clean, is it?"

"I certainly appreciate your asking me to go to lunch with you," said Henry.

"Oh, I was glad to ask you," said Mike. "It's no fun eating alone."

"You have made me feel welcome to my new job," said Henry. "It makes me feel good."

The boys wash up and go on to lunch.

What does piles up mean in this story?

____

____

What does wash up mean in this story?

____

____

Fill in the blanks.

a. Mr. Gray is the ______________________.

b. An automobile has four ____________________.

c. Each wheel has a __________________.

d. If you know something well, you are ________________ with it.

e. The part of the city in which you live is your

____.

f. Instead of saying, "I surely will," you could say,

"I ______________________ will."

g. Mike and Henry work for a tire __________________.

h. A dress with lots of trimming is __________________.

i. If someone does you a favor, you should ______________ it.

THE TRUSTOMETER

To be an honest person, you must also be trustworthy. This means that the boss can depend on you to do what you are supposed to do, even when the boss is not watching you. Where would you put each of these workers on the Trustometer? The Trustometer goes from 0 (not trustworthy) to 100 (very trustworthy).

1. Jim does not like his boss. He makes nasty wisecracks about the boss when the boss is gone. Where would you put Jim on the Trustometer?

2. Luisa tells Jim not to talk about the boss behind her back. She tells Jim to let the other workers make up their own minds about the boss. Where would you put Luisa on the Trustometer?

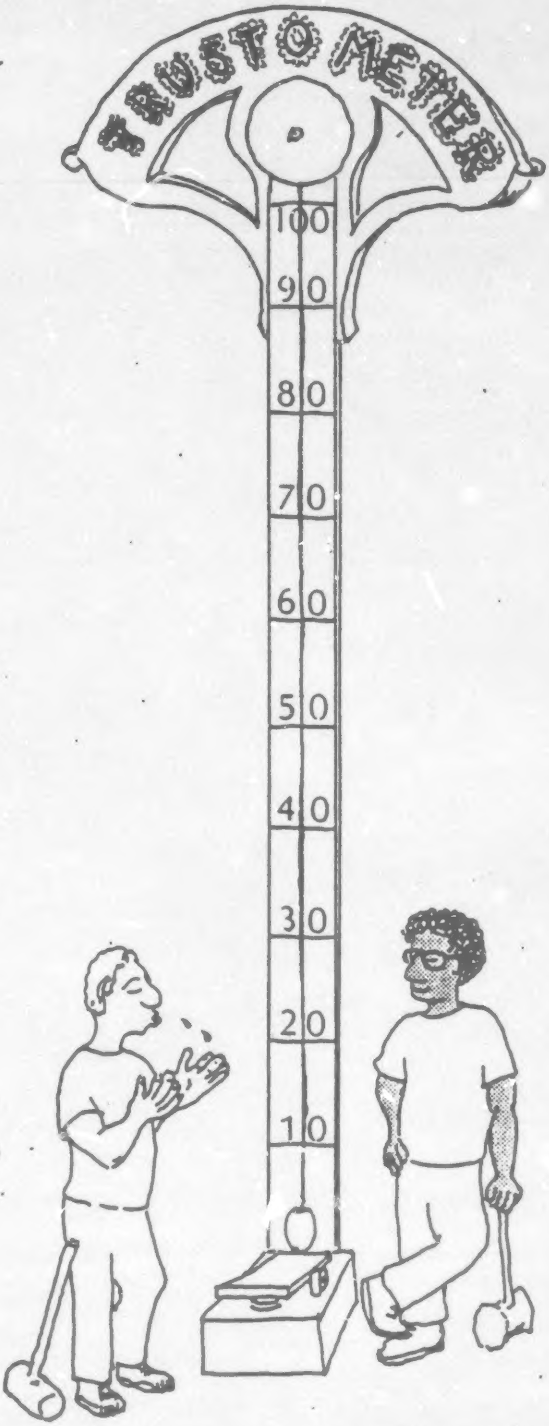
3. Kathy is a cook at Burger Barn. One day she burned a hamburger by mistake. She put some extra sauce on it to hide the burned part. She hoped the customer wouldn't notice. Where would you put Kathy on the Trustometer?

4. Al works at Country Cleaners. One day he broke one of the cleaning machines. Another worker told Al, "Don't tell the boss. With so many people working here, he won't know who did it." Al decided that he should tell the boss anyway. Where would you put Al on the Trustometer?

5. Tess is a stock girl at a grocery store. She is not careful when she puts things on the shelf. Sometimes a bag or jar will break and then has to be thrown away. Where would you put Tess on the Trustometer?

6. Mario gets paid an extra 15¢ an hour to keep his uniform clean. But Mario does not always wash his uniform. Sometimes when he comes to work it is dirty. Where is Mario on the Trustometer?

7. Ron is a telephone operator. He tells friends about things he hears other people say on the phone. Where would you put Ron on the Trustometer?



DIVERSIFIED OCCUPATIONS II

DOING THE WORK

When you have finished your business in the Personnel Office, you will go to the place where you will be working. Someone may show you around on the way. And you may be introduced to people. Be friendly and polite to everyone you meet. Smile and offer to shake hands. Try to remember names and faces as you go along. But don't worry about it if you can't. You will have time to get to know people later.

Your supervisor is the person who will tell you what to do on the job. They will either show you how to do the work or have someone else show you. If your supervisor is too busy to spend time with you at first, be patient. It sometimes takes a while to fit a new employee into the work routine.

Pay attention to the instructions you get. Be a good listener and don't interrupt the person who is teaching you. Watch demonstrations closely. Take notes if you need to.

You will report to your supervisor at your workplace. If you are meeting for the first time, try to make a good first impression. Getting along well with your supervisor could be the key to success on your job. Your supervisor may not be anyone very important in the organization. It might even be the person who had the job you are taking. But you should treat him or her with respect.

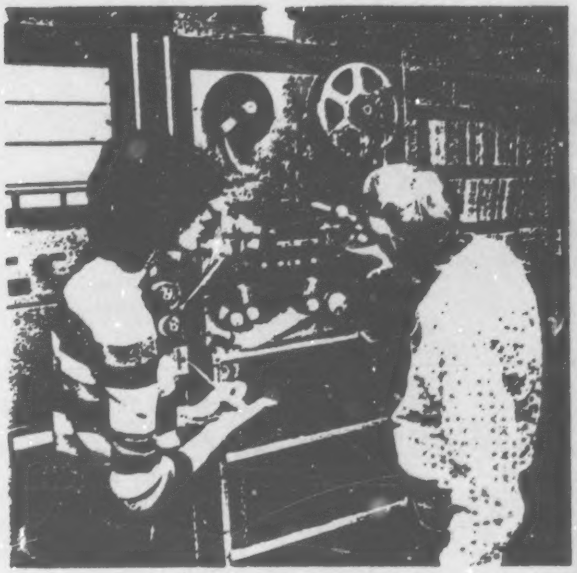
DIVERSIFIED OCCUPATIONS II

Show that you are interested in learning how to do the job. Don't question the way things are done. But ask questions about anything you don't understand. You are not going to learn everything about a job the first day. It usually takes some time—maybe weeks or months. To become skilled at the job may take even longer.

Follow your supervisor's orders. Don't try to do things your own way, even if you think it's better. You can suggest changes after you have been on the job for a while.

Keep your mind on your work. You are not being paid to talk or to take care of your outside interests while you are on the job. Do that on your own time.

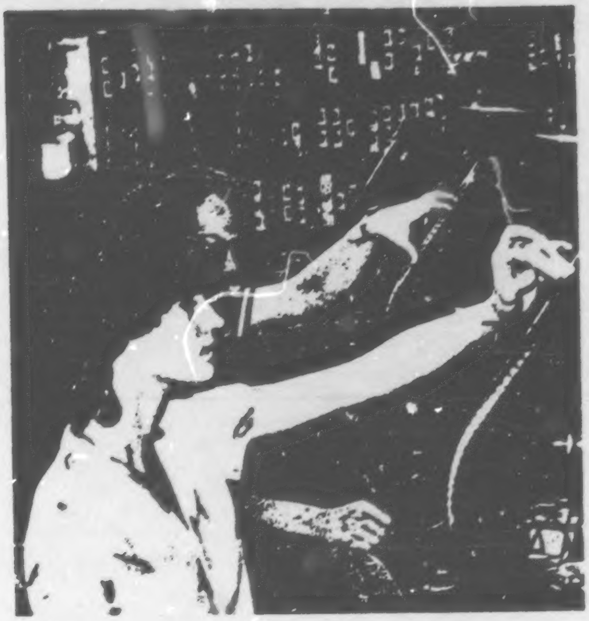
Show that you can do the job well. You were hired because you have the ability or skills needed for the job. Develop your skills and get better at the job as you go along. Complete each task you are given to do. And complete your tasks in the time you are given to do them. Nothing is more important to an employer than these things.



Work hard—with energy and enthusiasm. And keep busy. Show that you don't need someone watching you all the time or telling you what to do next. A lazy person is of no use to anyone.

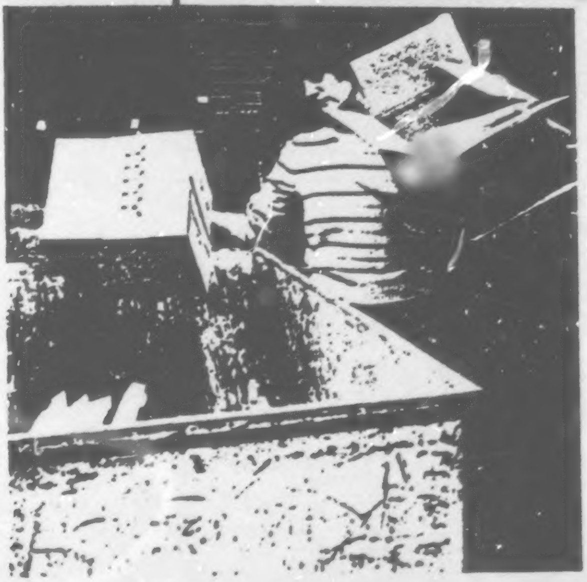
Get help when you need it. Needing help is nothing to be ashamed of. It's better to ask for help than to do something wrong. It's better to go looking for help than to waste time waiting for someone to come and offer it. You may get some criticism of your work along with the help you seek. Be willing to accept criticism. It will help you to do your job better.

DIVERSIFIED OCCUPATIONS II



Be flexible—ready to make changes as the work situation changes. You may have to stop doing one task to do another. You may be told to help someone else with their work. Do it willingly.

Let your supervisor know that you are interested in advancement. But don't act too ambitious. You must learn how to do one job well before you can advance to a better one.



Don't be careless. Always take pride in the work you are doing and do it to the best of your ability. Every job is work that has to be done by someone. All work should be respected.

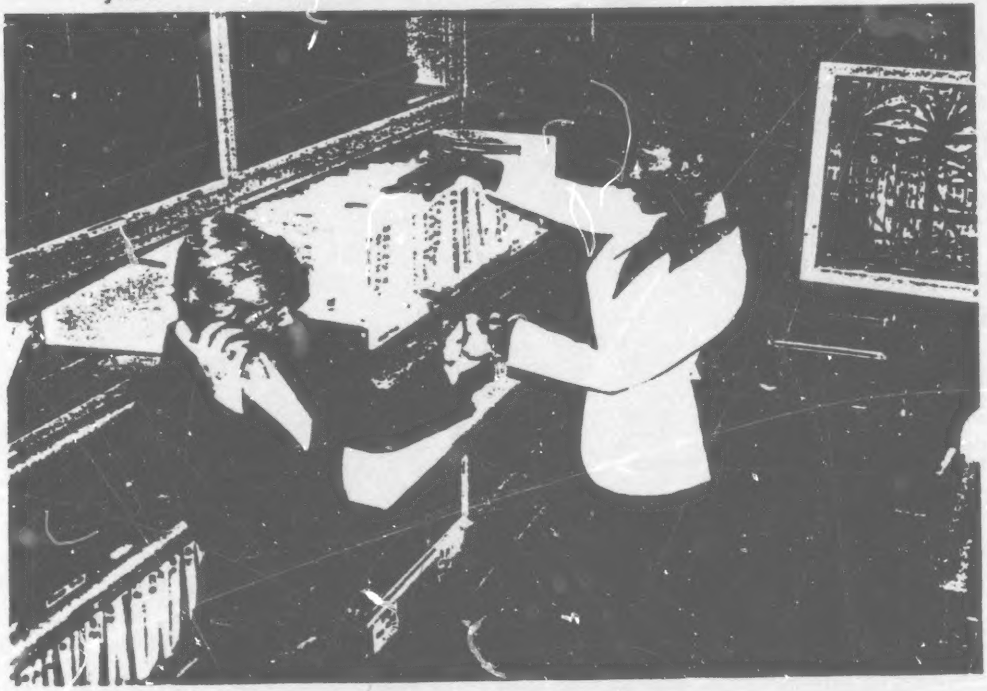
DIVERSIFIED OCCUPATIONS II

JOB PROBLEMS

These are some experiences of young people starting a new job. Write "yes" in the blank if you think they are doing the right thing. Write "no" if you think they are doing the wrong thing.

____1. Bruce has just met his supervisor. "Hey!" he says. "They didn't tell me I would be working for a chick!"

____2. Ms. Marks is showing Dorothy how to file sales reports. It will be an important part of Dorothy's job.



DIVERSIFIED OCCUPATIONS II

____3. Wanda is learning how to be a cashier. "Why do you need two pieces of identification to cash a check?" she asks. "One is enough."

____4. Fred can't understand why his boss told him to sweep the floor when it's not dirty. But he does it anyhow.

____5. Tim works hard when his supervisor is around. But his supervisor is in another part of the warehouse now.

____6. Linda is not sure that she is making her welds right. She hopes that someone will come along and tell her.

DIVERSIFIED OCCUPATIONS II

____7. Al manages his neighborhood baseball team. He is calling all the team members from work to set up a game for Sunday.

____8. Sarah tries to do a better job on each room she paints. And she always finishes her work on time.

____9. "Give me a hand with this table, Jim," called the driver. "I can't right now," answered Jim. "I'm carrying out the boxes you told me to move."

____10. "You have only been with us a few days, Bernadette," said Mr. Wolfe. "I know," said Bernadette. "But anyone can do this job. I would like to move up to something better."

3 NORTH
313-314
320-332
340-348
3 SOUTH
350-368

BEING A GOOD EMPLOYEE

The first three months on a new job are usually a probationary period for an employee. It's a time when your employer trains you to do the job and sees what kind of employee you will be. You are not considered a permanent employee during this period. And you may not have the right to receive all of the organization's fringe benefits. Your employer may let you go at any time during your probationary period if you are not a good employee.

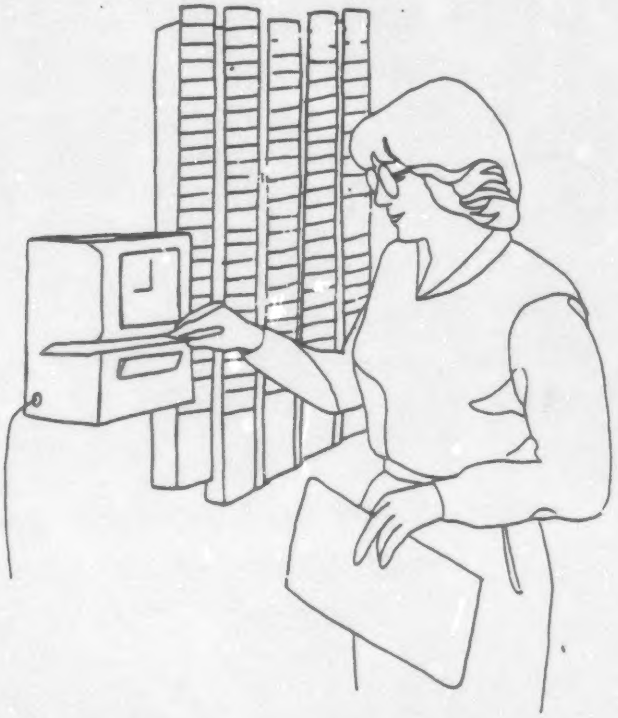
Doing the job well would come first on any employer's list of what makes a good employee. But a person can do a job better than anyone else and still not be a good employee. To be a good employee, you must also be dependable, trustworthy, loyal, and neat and clean.

A dependable employee is someone an employer can always count on to be in the right place at the right time. This means showing up for work every day. Just one absent employee can slow down an organization. If several are missing, work may have to stop completely.

Being at your workplace on time is important too. An employer can't have people coming to work late. It may keep other employees from starting their work. It may interrupt their work once they have started. When someone is not at their workplace on time, the employer may lose business, too.

Most employers have a way to keep track of employee lateness and absence. In places where people work by the hour, there may be a time clock.

Employees have a card with their name on it, called a time card. Every time they come to work and leave work, they put their time card into a slot in the time clock. The time showing on the clock is then printed on their card. The time clock and a rack for the time cards are usually found on a wall that employees pass coming to and from work.



In other places of work, employees must sign in and out on a time sheet.

Inter-World Insurance Company
Weekly Time Sheet

Week of ______________________ Name of Employee ______________________

Monday Time in ________ Time out ________

Tuesday Time in ________ Time out ________

Wednesday Time in ________ Time out ________

Thursday Time in ________ Time out ________

Friday Time in ________ Time out ________

Signature of Employee ____

In some organizations, a secretary or supervisor writes down the names of those who are late or absent. And in others, the boss might go around in person to see if anyone is missing. No matter how it is collected, information about lateness or absence becomes part of a person's employee record. The employer reviews this record when it is time for raises and promotions—and for letting people go.

If you are going to be late or absent from work, call your supervisor and let them know. And let them know as soon as you can so they can plan the work routine without you. There can be good reasons for being late or absent from work from time to time. But to make a habit of it shows that you are undependable.

DIVERSIFIED OCCUPATIONS II

Taking more time than you are allowed for meals and rest breaks is another way to show an employer that you are undependable. Most places with time clocks have their employees punch in and out every time they go off and on the job. But being absent from your workplace gets noticed even in places that seem more relaxed. Your employer is paying you to work, not to wander off or bother other employees.

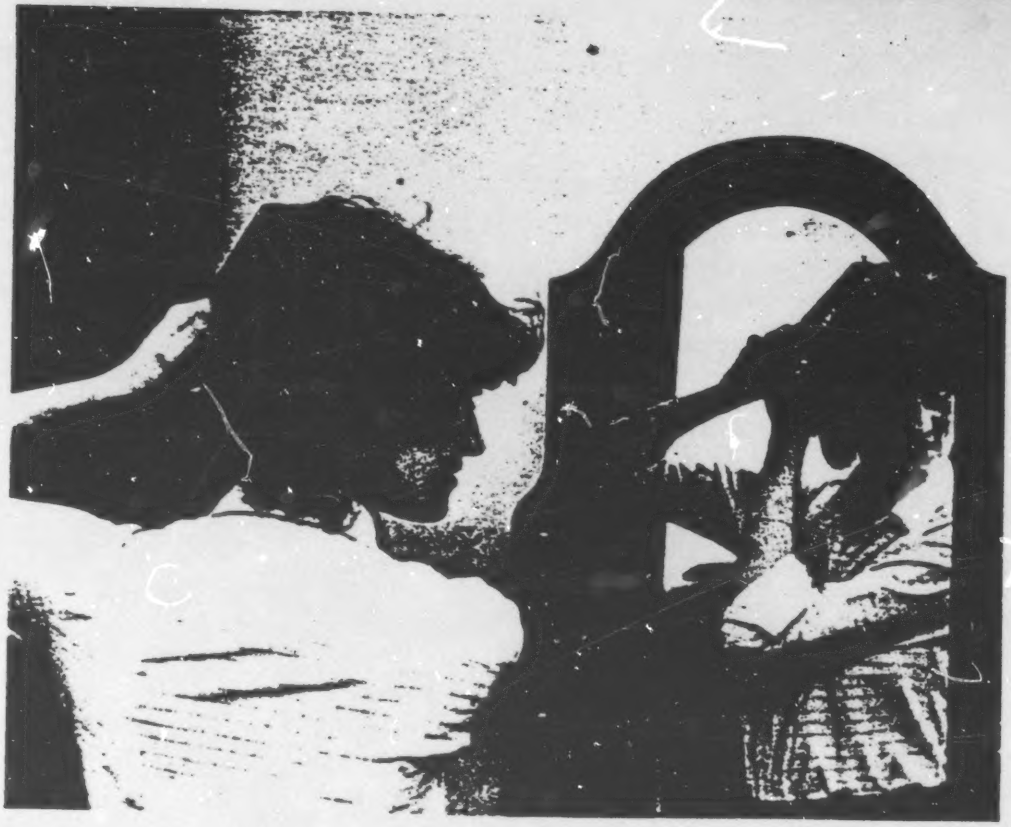
A trustworthy employee is one who is honest. Their employer can trust them to tell the truth at all times. They don't tell lies to cover mistakes they have made. And they won't lie to cover for anyone else.

Cheating and stealing by employees cost employers a lot of money. It may be cheating on the work they are supposed to do. Or it might be out-and-out stealing of the employer's property. A trustworthy employee never cheats or steals, no matter how small an item is or what the other employees do. A tool, office supplies, a little food—it all adds up. No employer will keep an untrustworthy employee.

DIVERSIFIED OCCUPATIONS II

A loyal employee is someone who stands up for the organization that employs them. They don't complain about the job or the employer to outsiders. They have only good things to say about their employer's product or service. They want to see their employer do well.

If its employees are disloyal, an organization suffers. If it's a business, it could lose all its customers and have to close down. You owe loyalty to your employer because they are paying your salary. If you can't be loyal, you should get a job with someone else.



You owe it to your employer to be neat and clean, too. You should always have a clean body and a well-groomed appearance. The clothes you wear should be appropriate for the work you are doing. No one wants to employ a person who does not pay close attention to their personal hygiene and appearance.

Your work area and locker should always be neat and clean too. Take good care of tools, equipment, and supplies. And do your share in keeping such areas as the lunch room and rest rooms neat and clean.

DIVERSIFIED OCCUPATIONS II

EMPLOYEE PROBLEMS

Fill in the blanks to describe the employees in each of the work situations below. Use the words on this list.

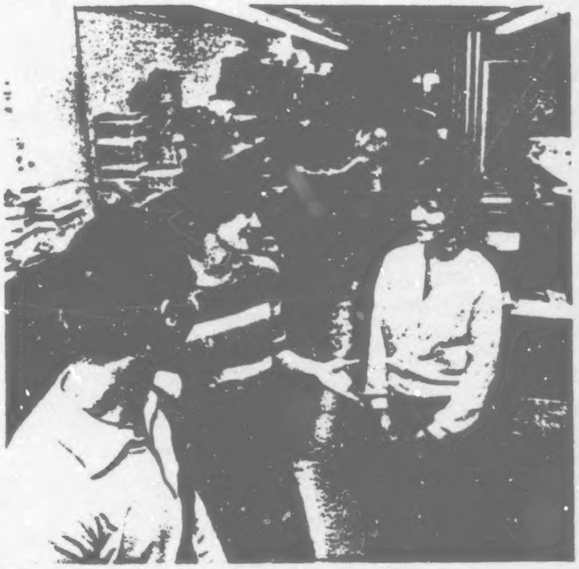
dependable
disloyal
trustworthy
sloppy and dirty
loyal
untrustworthy
neat and clean
undependable

1. Jason was late for work every day last week. But he always called his supervisor to tell him he would be late. Jason is ________________________________ .
2. They don't use time clocks or time sheets in Rose's office. But her boss always knows she can find Rose at her desk during working hours. Rose is ________________________________ .
3. Mark handles a lot of money on his job at the store. But he would never think of taking even one penny of it for his own use. Mark is ________________________________ .
4. Lita works in a beauty parlor. Sometimes she takes supplies home with her to do her friends' hair. Lita is ________________________________ .
5. Barry works as a waiter in a restaurant. But he does not like the owner. He tells people that the food in the restaurant is bad and priced too high. Barry is ________________________________ .
6. Mary works as a dog groomer in a pet shop. She tells everyone she meets that the shop she works in is the best in town. Mary is ________________________________ .
7. Pete works in a factory. He doesn't bother to change work clothes very often. Most of the time, he looks like he's slept in them. Pete is ________________________________ .
8. Sue clears the work off her work bench and cleans it before she leaves work every night. Sue is ________________________________ .

DIVERSIFIED OCCUPATIONS II

GETTING ALONG WITH OTHERS

Your dependability is as important to the people you work with as it is to your employer. So are neatness, cleanliness, and all the other qualities of a good employee. But there are some other rules you must follow if you want to get along with your fellow employees. Problems with people at work can make you very unhappy with your job. Some problems could make you lose your job.



Co-operate to get a task completed when you work with someone else. Be willing to learn from others. Arguing about how or when to do something will not get it done. Be ready to compromise.

Do your share of the work. People will get mad at you if you don't. They will think that you are trying to take advantage of them.

Be polite and friendly to your fellow employees. Good manners will cost you nothing. And they will gain you a lot of respect. Try to be pleasant too, even when you may not be feeling that good. A smile and a sense of humor can make work easier for everyone.

DIVERSIFIED OCCUPATIONS II

Don't be a troublemaker. Gossiping, carrying tales, and taking sides will cause trouble in any organization. Complaining, questioning the way everything is done, trying to show you know more—all these things are sure to rub people the wrong way.

You must be sensitive to the feelings of the people you work with. People are funny. They get jealous sometimes when they see a new person doing better than them. As a good employee, you will want to do your job well and get ahead. But you must be careful not to look as though you are trying too hard. Don't make your fellow employees look bad.

Give help to those who ask you for it. Don't be selfish. Offer to help those who look as if they need help, too. Don't wait to be asked. But never put helping others ahead of doing your own job well. Nothing is more important to you than that.

Be honest in your dealings with everyone. If you make a mistake, admit it. Don't try to put the blame on someone else. And never get in with people who are doing anything dishonest or illegal. Whether you deserve it or not, it will give you a bad name.

DIVERSIFIED OCCUPATIONS II

PEOPLE PROBLEMS

Getting along with the people you work with can be the hardest part of a job. What would you do if you found yourself in the situations described below? Write your answers in the blanks after each situation.

1. "I cleaned the rest room yesterday," says the other service station attendant. "It's your turn today."

   ____

2. "I have been doing this a lot longer than you have," says the other stock clerk. "This is the way we are supposed to mark them before we put them on the shelves." ____________________

   ____

3. "There are four more pages to finish on this report," says the typist at the next desk. "I'll never be able to finish it for the boss in time!" ____________________

   ____

4. "Watch where you are going with that cart!" a fellow worker cries. "You almost hit me." ________

   ____

5. On the bus to work, you see someone you work with. You are not sure if this person has seen you.

   ____

6. "Did you hear what Dick said about Ira?" asks someone you work with. Then they tell you. "You know Ira pretty well, don't you?" they ask. "You ought to tell him." ____________________

   ____

7. You work in a hospital. There is a lot of work to be done, and you are very tired. You think that some of the other employees are not working as hard as you are. ____________________

   ____

8. You work on an assembly line. You missed one of the parts you were supposed to bolt together. An inspector comes to you and asks, "Are you the one who let this part pass like this?" ____________

   ____

9. A friend from work calls you at home in the morning. "I'm going to be late this morning," they say. "And I have already been late once this week. Would you punch me in on the time clock?" ________

   ____

10. You would like to become the store's Assistant Manager. Every time you make a big sale, you tell the Manager—in front of the other salesclerks. But the other salesclerks have started to give you dirty looks. ____________________

    ____

DIVERSIFIED OCCUPATIONS II

LOOKING OUT FOR YOUR OWN INTERESTS

Things don't always go smoothly when you start a new job. You might have a bad first impression of a job. The work, the people, or the workplace may not be what you expected them to be. You may feel disappointed and want to quit. You are, of course, free to do this if you can afford to. You don't have to wait until the end of your probationary period. (Your employer does not have to wait that long to fire you, either.) But it's usually wise to give a new job a chance. First impressions can be wrong. You may not be seeing things the way they really are. Many people don't like their jobs at first and grow to like them later.

There are times, though, when it may be in your interest to quit a job right away. Think of quitting if

- the job, hours, money, etc., are not what you were told they would be.
- there is something illegal, dishonest, or immoral about the work.
- there is something about the job or the workplace that is dangerous or bad for your health.
- you have an offer for another job that you like better.
- you don't like the job and will have to pay an employment agency fee.
- working conditions will cause problems for you at home.

If you quit a job soon after you begin working, you won't have to include it in your work history. A work history that shows you hopping around from job to job looks bad on job application forms.

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Communication/How to Keep a Job

2. LESSON NAME Asking for a Raise/Route to Promotion

3. LESSON TIME 1 day

4. TEACHER SET-UP Copies: packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

   A) TSWBAT express verbally or in writing the reasons why employees are promoted.

   B) TSWBAT demonstrate the process of asking for a raise.

   C)

7. EVALUATION

8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Route to promotion	1) -discuss why people are promoted -doing a good job, showing potential, opening in a higher position -how far can you progress? -what is the route to promotion?
2) 10 Golden Rules To Help Me Be a Better Worker	2) HANDOUT, read and discuss -good tips to follow and lead to promotion
3) The Golden Rule	3) HANDOUT, read and discuss -more tips!
4) Steps For Advancement	4) HANDOUT, read, discuss and complete
5) Asking for a raise	5) -discuss -why a person deserves a raise -how to ask for a raise -review a situation in which a supervisor is not able to give a raise -reveiw a situation in which a supervisor would be able to give a raise
6) I'm Worth It	6) HANDOUT, read and discuss and answer questions at the end
7) Think About It!	7) HANDOUT, complete

DIVERSIFIED OCCUPATIONS II

TEN GOLDEN RULES
TO HELP ME
BE A BETTER WORKER

I WILL be on time for work
I WILL keep myself clean and well-groomed
I WILL learn by listening, and asking when I don't understand
I WILL do the very best work I can do
I WILL keep my desk, tools, and locker clean and neat
I WILL only say things which others like to hear
I WILL follow the rules made by my supervisor
I WILL use the best manners I know
I WILL be honest in my dealings with people
I WILL TRY TO BE HAPPY, CHEERFUL, AND HELPFUL

THE GOLDEN RULE

1. IF YOU OPEN IT, CLOSE IT.
2. IF YOU TURN IT ON, TURN IT OFF.
3. IF YOU UNLOCK IT, LOCK IT.
4. IF YOU BREAK IT, REPAIR IT.
5. IF YOU CAN'T FIX IT, CALL IN SOMEONE WHO CAN.
6. IF YOU BORROW IT, RETURN IT.
7. IF YOU USE IT, TAKE CARE OF IT.
8. IF YOU MAKE A MESS, CLEAN IT UP.
9. IF YOU MOVE IT, PUT IT BACK.
10. IF IT BELONGS TO SOMEBODY ELSE AND YOU WANT TO USE IT, GET PERMISSION.
11. IF YOU DON'T KNOW HOW TO OPERATE IT, LEAVE IT ALONE.
12. IF IT DOESN'T CONCERN YOU, DON'T MESS WITH IT.
13. IF IT WILL BRIGHTEN SOMEONE'S DAY - SAY IT.

DIVERSIFIED OCCUPATIONS II

STEPS FOR ADVANCEMENT

There are several steps that can help you prepare for advancement. To get ahead in your field of work and to get raises and promotions to more challenging jobs with more responsibility, these tips may make you a better employee.

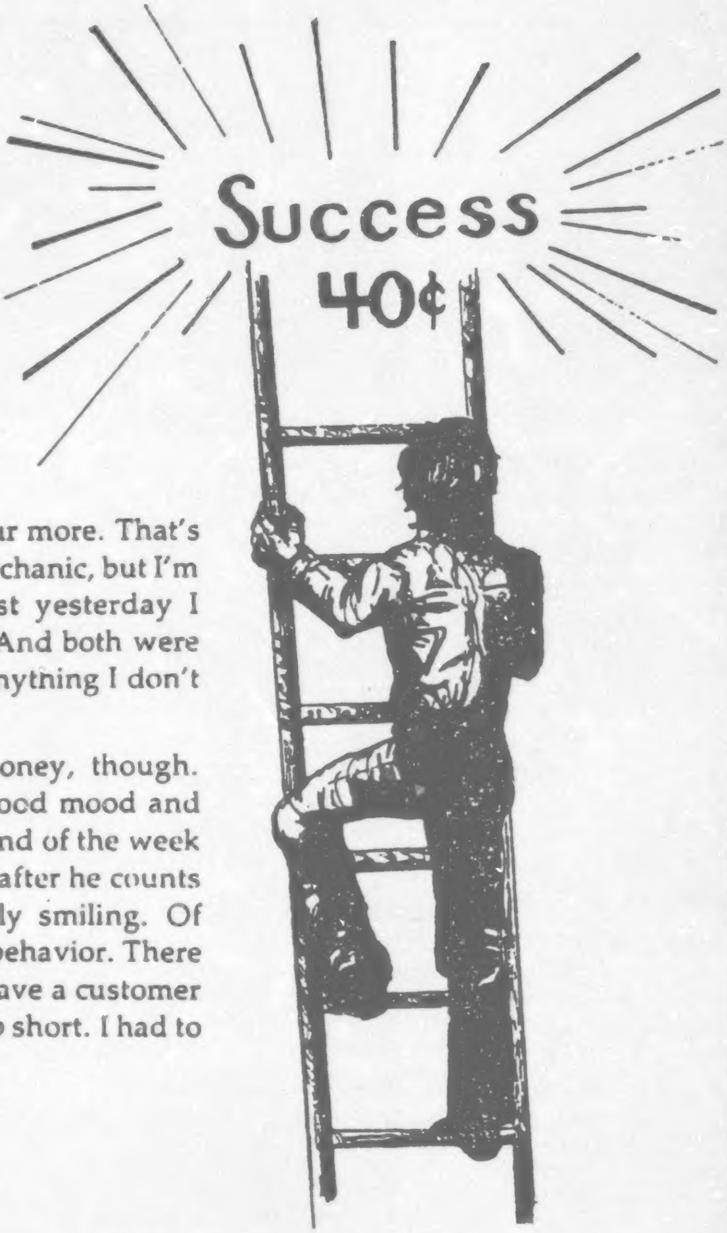
1. Always do your best at your job.
2. Be a safe, reliable, and efficient worker.
3. Show a sense of responsibility.
4. Follow the directions and advice of your employer.
5. Show enthusiasm when working, even when doing the most unpleasant tasks.
6. Accept criticism as a means of *improving* oneself.
7. Cooperate by being willing to perform extra tasks and work overtime when needed.
8. Look into courses and training opportunities that may improve your knowledge and skill for advancement.
9. Be informed of the types of skills and background needed for promotion and watch for opportunities to advance.

Listed below are some of the attributes that employers want. Look them up in the dictionary and write their definitions.

1. dependable ______________________________
2. efficient ______________________________
3. initiative ______________________________
4. reliable ______________________________
5. cooperate ______________________________
6. enthusiast ______________________________
7. loyalty ______________________________
8. persistence ______________________________
9. criticism ______________________________
10. advancement ______________________________

DIVERSIFIED OCCUPATIONS II

I'M WORTH IT



I'm going to ask Mr. Baxter for a raise. No, I'm going to tell him to give me a raise. I'll insist on it. I've been working very hard the past 3 months. Every day I'm there at 8:00 a.m. sharp—never missed a day. I'm not just pumping gas anymore either. There are four or five oil changes a day. The flat tires never seem to stop coming. And they're not easy to fix sometimes. I think he owes it to me.

I think I'll ask for a quarter an hour more. That's really not too much. I can't say I'm a mechanic, but I'm working in the bay more often. Just yesterday I changed the spark plugs in two cars. And both were old V8 s. Pretty soon there won't be anything I don't know about cars. I learn really fast.

Mr. Baxter's pretty tight with money, though. Maybe I should wait until he's in a good mood and then spring it on him. Whenever the end of the week comes around he's usually happy. Or after he counts the money on a good day he's really smiling. Of course, I would have to be on my best behavior. There can't be any foul-ups, like the time I gave a customer too much change. The register came up short. I had to do some fast explaining.

DIVERSIFIED OCCUPATIONS II

Aw, the heck with it! I'm just trying to put it off. I think I'll go up to him right now and ask for the raise. I'll tell him if I don't get it, I'll quit. It's as simple as that . . .

"Excuse me, Mr. Baxter, Mr. Baxter, do you have a minute?"

"Sure, Juan, what is it?"

"I've been working here for 3 months now, and I would like a raise. I'm a good worker. I've never missed a day. And if I don't get a raise I'm going to quit."

"Whoa! Not so fast, son. I can see you've been thinking about this for quite some time. You had it all planned didn't you? Well, you didn't have to threaten to quit. You see, the oil company that we work for has their own policy on raises. Every 3 months I'm supposed to review your wages. I was going to talk to you about it on Friday. You've been doing a fine job and I was going to suggest . . . oh . . . 40¢ an hour. Is that enough?"

"40¢ an hour?"

"Sure, you're worth it. And listen, next time when you're due for a raise, don't worry so much. And Juan, watch how you use that word 'quit' around me—any boss hates to hear that. Now, get that startled look off your face and wait on that customer."

Wow, I can't believe it was that easy. I think I'm going to like it here.

How well did you read? Complete the following sentences.

1. Juan thinks he should get a raise for each of these reasons except
    a. __________ he is always on time.
    b. __________ he always works overtime.
    c. __________ he never misses a day.

2. To ask for his raise, Juan thinks he should
    a. __________ wait until Mr. Baxter is in a good mood.
    b. __________ do a favor for Mr. Baxter.
    c. __________ ask Mr. Baxter when he's really busy.

3. Mr. Baxter
    a. __________ told Juan to go ahead and quit.
    b. __________ said Juan would have to wait 3 months for a raise.
    c. __________ said Juan deserved a raise.

DIVERSIFIED OCCUPATIONS II

THINK ABOUT IT!

1. When should you ask for a raise?

2. How would you act if you didn't get a raise?

3. How would you determine whether or not you are qualified for a raise?

4. What did Mr. Baxter mean when he talked about company policy?

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Communication/How to Keep a Job
2. LESSON NAME Resigning
3. LESSON TIME 1 day
4. TEACHER SET-UP Copies: packet, test
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) TSWBAT explain the various reasons associated with quitting or leaving a job.

   B) TSWBAT explain how to resign effectively by writing a letter or resignation in an acceptable form.

   C)
7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Learning How to Leave	1) HANDOUT, read, discuss and answer questions at the end
2) Resigning	2) -discuss reasons for leaving a job and why it is important to resign in an appropriate manner
3) Letter of resignation	3) -Letter to give notice should: -be effective as of 2 weeks of present date -include the reason for the resignation -give one positive statement about the job you are leaving -have each student write a practice letter of resignation--you may want to put up on the board the correct format for a business letter
4) Quitting a Job the Right Way	4) HANDOUT, read, discuss and complete
5) How Do You Quit A Job?	5) HANDOUT, read and discuss
6) Test	6) HANDOUT, complete and turn in

DIVERSIFIED OCCUPATIONS II

LEARNING HOW TO LEAVE

Rob was waiting for me as usual when I got off work. "Sorry I'm late," I said, getting into the car. "I had to stay late cleaning up. Dr. Baker was still busy seeing animals right up until closing time."

Rob started the car. "Man, is it hot!" he said. "Almost 10:00 p.m. and it's almost 80 degrees. I never remember heat this bad in May."

"I know," I said. "And Dr. Baker's air conditioning isn't fixed yet. It's really awful back in by all the cages. The poor animals look so hot. It doesn't help that we've been so busy. With this warm weather people let their pets out more. They get into more trouble. Today, in just 2 hours, we had two dogs and a cat that had been hit by cars."

"No kidding?" Rob asked. "That must be hard. Hey, do you want to stop and get a Coke?"

"Sounds great!" I said as he pulled in by Rambler's Rest.

Inside it was cool, almost cold. I felt myself beginning to relax for the first time all day.

"So," Rob said as we sipped our Cokes, "Have you told Dr. Baker that you're not going to be here this summer?"

"Rob, you know I haven't decided for sure." But I couldn't help thinking how nice it would be. Rob and I had jobs working at his uncle's boarding house down at the shore. We would be just two blocks from the ocean! A whole summer at the shore seemed too good to be true. Rob's uncle would provide free room and board plus pay. My parents said I could go, so it really was all set. We were supposed to leave in 3 weeks, right after school got out.

The only problem was my job with Dr. Baker. I had just begun working for him in April. I had always loved animals, so the job was perfect. At first my duties had been mostly those of feeding and caring for the animals. But in the past few weeks Dr. Baker was letting me assist him in some of the operations. I had a chance of becoming one of his full-time assistants. What I was hoping was that he would let me go for the summer and then hire me back full time in the fall.

Rob had finished his Coke. "You know, Julie, you really should let Dr. Baker know soon."

"I know," I nodded. "But I don't want to say anything until I'm sure and I'm not sure yet!"

The next few weeks went by so fast. The hot weather let up a little bit, but it was still quite warm. I had a headache almost every night when I got off work. It was when I thought of a whole summer of coming home hot and tired that I finally made up my mind.

One night when I was done cleaning up the animals' cages, I went into Dr. Baker's office. He looked up when I came in and gave me a tired smile. "Well, Julie, this has been some day. I don't know what I would do without you."

I swallowed. "Well, Dr. Baker, that's why I came to talk to you." And I told him all about the chance I had to work at the shore. I made it clear that I'd really like to work for him again in the fall.

Dr. Baker frowned slightly. "Julie, I understand your wanting to work at the shore. It sounds wonderful. But that's only a week away! That doesn't leave me much time to find someone to take your place. I have really come to depend on you. If you had told me earlier, even a few weeks ago, then you could have helped to train someone."

I didn't know what to say. I hadn't thought he needed me that much.

He sat thinking for a minute. Then he said, "I'll tell you what. I really need to have you teach someone to take your place. I'll hire a high school student for the summer. If you'll agree to stay on for 3 more weeks and train the new person, then I'll seriously consider hiring you back in the fall."

I thought about it for a minute. If I did what he asked, I'd get to the shore 2 weeks late. But if I quit in just 1 week, Dr. Baker probably wouldn't hire me back in the fall.

"Ok," I nodded. "I'll stay until the new person is trained."

"Good," Dr. Baker smiled. "And I'm sure I'll be able to use you in the fall."

1. Julie worked
   a. __________ in a pet shop.
   b. __________ for a veterinarian.
   c. __________ at a zoo.
2. Julie had the chance to
   a. __________ work at a camp for the summer.
   b. __________ become a veterinarian.
   c. __________ spend the summer at the shore.
3. Dr. Baker said Julie should
   a. __________ have told him of her plans earlier.
   b. __________ have told Rob she couldn't go to the shore.
   c. __________ look for a new job in the fall.

Below are some statements about the story "Learning How to Leave." Put *T* beside the statements that are true according to the story. Put *F* beside the statements that are false according to the story. For some of the statements it cannot be determined whether they are true or false. Put *?* beside these.

1. __________ Rob quit his job in town to go to the shore for the summer.
2. __________ Julie wanted a full-time job in the fall.
3. __________ Julie decided to work for Dr. Baker all summer.
4. __________ Rob and Julie would have no place to live at the shore.
5. __________ Rob had already graduated from high school.
6. __________ Dr. Baker was a veterinarian.
7. __________ Dr. Baker wished Julie had told him of her plans earlier.

DIVERSIFIED OCCUPATIONS II

QUITTING A JOB THE RIGHT WAY

Sometimes you must quit your job. You might want to quit for one of several reasons:

1. You get a better job.
2. You want to go to school somewhere else.
3. You are unhappy even after you try to like the job.

When you do quit, you should do these things:

1. Tell your supervisor.
2. Give the real reason.
3. Let the supervisor know at least a pay period before (2 or 4 weeks).

Quitting a job the right way is very important. You might want a recommendation from that employer someday.

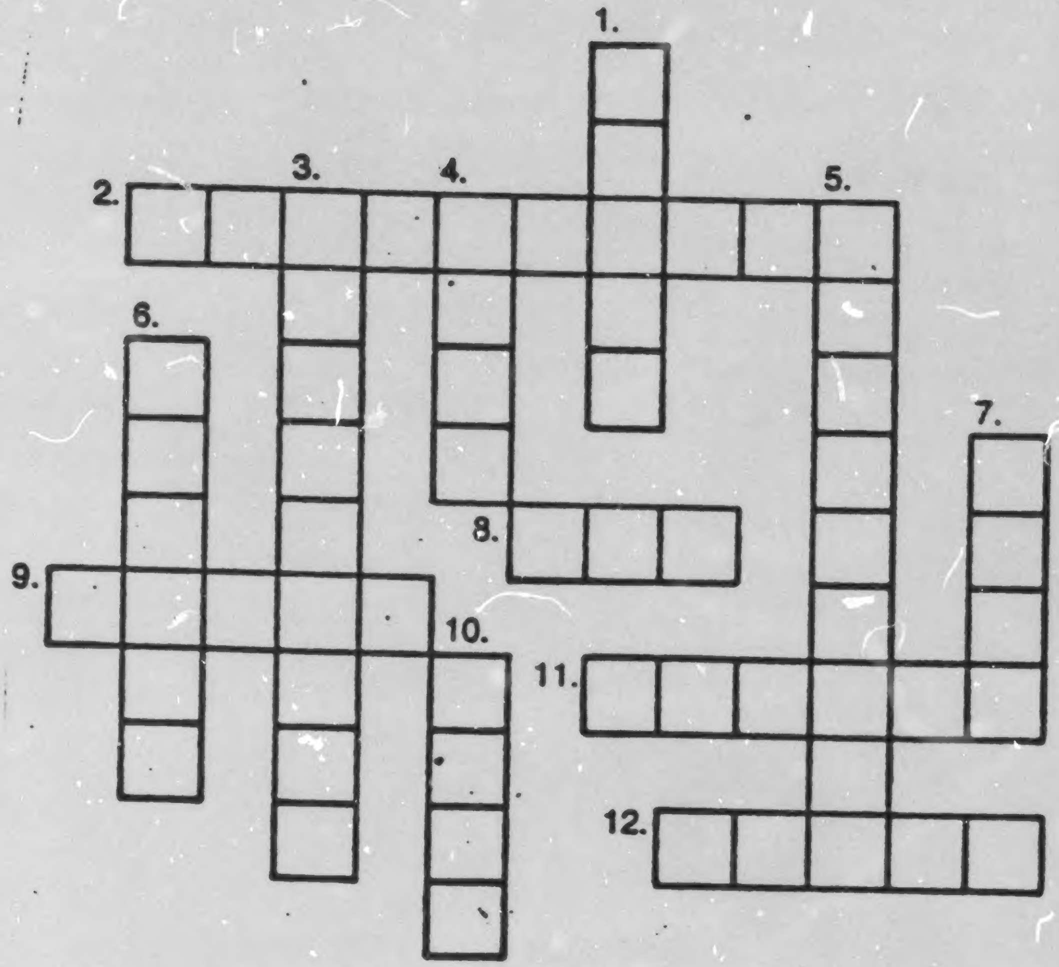
Do the puzzle to learn the steps for quitting a job (resigning) in the right way.

DIRECTIONS: Decide which of the words finishes the sentence. Then put that word in the puzzle on the following page.

think
change
weeks
good
supervisor
real
school
like
pay period
job
sorry
reference

a. One reason you may want to quit your job is if you get a better ___(8)___.
b. Or you may decide to go to ___(6)___ in another town.
c. Sometimes you try to ___(7)___ a job but, as hard as you try, you still are unhappy there.
d. When you feel you must quit, be sure to tell your ___(2)___ first.
e. Give a reason why you are quitting. Make sure it is the ___(4)___ reason. Be honest.
f. You should let your supervisor know you are quitting at least one ___(3)___ in advance.
g. That might be 2 or 4 ___(12)___ before you actually quit.
h. When you leave a job, you want the boss to feel ___(10)___ about you.
i. If you walk out on a job (quit) when something bad happens, you may be ___(9)___ later.
j. You might want this boss to be a ___(5)___ for you when you apply for another job.
k. It is better to ___(1)___ about a situation for 1 or 2 days before you tell your supervisor anything.
l. You might ___(11)___ your mind.

DIVERSIFIED OCCUPATIONS II


1.
2.
3.
4.
5.
6.
7.
8.
9.
10.
11.
12.

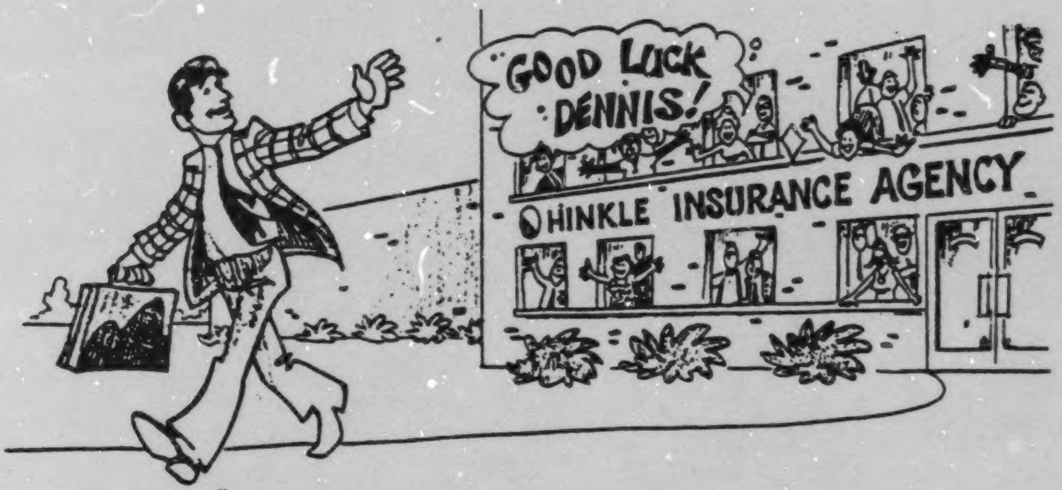
How Do You Quit a Job?

Suppose you are changing jobs. You will usually be asked about your past work record. So, you want your last boss to have a good attitude toward you. You may need your boss to recommend you. How you quit may affect your success in getting the new job.

Here are some things some workers do when they change jobs. Draw a line through the things YOU would NOT do when you quit a job.

1. Tell other workers, but not your boss, that you are quitting.
2. Tell your boss you are quitting tomorrow.
3. Thank your boss for teaching you the job.
4. Tell everyone you will get more pay on the new job.
5. Talk with your boss about the new job.
6. Give at least 2 weeks notice that you want to quit.
7. Tell other workers you do not like the boss.
8. In a letter, tell when you want to quit.
9. Ask your boss to recommend you for the new job.
10. In a letter, tell why you want to quit.
11. In a letter, tell where you will work.
12. Brag about your new job.
13. Thank other workers for their help.
14. Try to keep being friends with other workers.
15. Leave your work area neat and clean.

Did you draw lines through five things you would not do? These five things may cause problems when you quit a job. Try to avoid them.



Always leave a job with people feeling good about you.

UNIT #5

TEST

For the following situations decide if the employee would be fired or given a raise. Write either FIRED or RAISE at the end of each situation.

1) A customer walks into an office for an appointment. He stands in the reception room for 5 minutes while the receptionist talks on the phone with her boyfriend trying to decide where they are going to go to dinner. The customer storms out and writes a letter of complaint to her boss.
2) A customer comes into the store to buy a gift for her granddaughter and tells the salesperson she needs a few ideas as to what a 13 year old girl might like. The salesperson spends a great deal of time helping the customer select just the right outfit. The customer is very happy with the service and writes a letter to the store manager saying how much she enjoys shopping at his store becuase the salespeople are so helpful, especially the one that helped her chose the outfit for her granddaughter.

List three things that an employee can expect from their employer:

a)

b)

c)

List three things that an employer can expect from their employee:

a)

b)

c)

Put a "t" next to the employee that you would trust. Put a "n" next to the employee you would not trust.

1) Jim does not like his boss. He makes nasty wisecracks about the boss when the boss is gone.
2) Al works at Country Cleaners. One day he broke one of the cleaning machines. Another worker told Al, "Don't tell the boss. With so many people working here, he won't know who did it." Al decided that he should tell the boss anyway.

There are four rules for attendance. Write what each is about:

WHY:

WHEN:

WHO:

HOW:

Mark whether the following are GOOD or BAD reasons for missing work:

1) I missed my bus.
2) There was a death in my family.
3) My friend and I had a fight last night.
4) I'm sick in bed with the flu.

Mark whether the following should have 1-2 WEEKS or ASAP notice to your boss:

1) I have a doctor's appointment.
2) I broke my leg.
3) I want to go on a shopping trip with my friends.
4) My brother came home last night unexpectedly from being in the Army overseas. I haven't seen him in a year. He's leaving tomorrow morning.

When should you ask for a raise, and how?

When you do quit a job, what should you do?

DIVERSIFIED OCCUPATIONS II

UNIT 6

Bias/Stereotyping-A

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Bias/Stereotyping-A
2. LESSON NAME
3. LESSON TIME 5 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES
   A) **See attached pages***
   B)
   C)
7. EVALUATION
8. SPECIAL NOTES Unit is taken from "Title IX Student Self-Study Unit" by Mary Ruthsdotter and Molly MacGregor.

   Use following pages in placement of the Content Outline7 Procedures page

DIVERSIFIED OCCUPATIONS II

Lesson 1

Objectives: Students will examine prejudice and its roots.

Materials: *Teacher Materials #1:* Prejudice and Pride
Student Worksheet #1: Prejudice and Pride

Lesson 2

Objectives: Students will fill in form indicating their attitudes about the roles of women and men in today's society.
Students will discuss in small groups the pros and cons of sex roles.

Materials: *Student Worksheet #2:* Sex-Role Attitude Survey

Suggestions: Students should be reassured that they will not be asked about their answers and, therefore, should feel free to answer each question with complete honesty.
Students should *not* put their names on the forms.
Collect forms from everyone, shuffle them together and re-distribute for class discussion. Students can thus speculate on *other's* opinions and feelings, which is a much more safe posture for them at this stage of the project.

Lesson 3

Objectives: Students will fill in the form indicating their attitudes about racial integration.
Students will discuss in small groups the pros and cons of racial integration.

Materials: *Student Worksheet #3:* Racial Integration Attitude Survey

Suggestions: The procedure used in Lesson 2 is recommended.

Lesson 4

Objectives: Students will define and discuss words and concepts about sex roles, race and sex bias, and socialization.
Students will write a fictional two-paragraph story of an 11th grade student using at least ten words of the vocabulary handout.

Materials: *Student Worksheet #4:* Vocabulary List

Suggestions: Select students to read their stories aloud to class for comments.

Lesson 5

Objectives: Students will discuss sex-roles.
Students will read *Child X.*
Students will explore sex-role stereotyping in the context of child development.

Materials: *Student Worksheet #6:* X: A Fabulous Child's Story

Lesson 6

Objectives: Students will project what their lives will be like in five years.
Students will analyze their projections to determine how much control they have over their lives.
Students will discuss the myths and real lives of women.

Materials: *Teacher Materials #3:* 5 Years Hence — What Will You Be?
Student Worksheet #7: 5 Years Hence — What Will You Be?
Student Worksheet #8: Statistics
Teacher Materials #4: The Myth & the Reality
Student Worksheet #9: Myths & Realities About Women

Lesson 7

Objectives: Students will discuss how sex-role stereotyping and one's peers and culture can affect basic decisions about one's future.
Students will discuss how sex-roles and sexual activity can affect all future options.

Materials: *Student Worksheet #10:* The Importance of Life Decision Making
Student Worksheet #11: Values and Decision Making

Teacher Materials #1 — Lesson 1

PREJUDICE AND PRIDE

Objective:

The students will examine prejudice and its roots.

Rationale:

Before students can eliminate prejudice and intolerant behaviors, they must understand the source of these behaviors. Prejudice means to pre-judge or make a decision before you have studied the facts. It is not always bad to prejudge; it may even be necessary in an emergency. Prejudice, however, is bad when it becomes illogical and threatens the rights of others.

Materials:

Paper folded lengthwise. Pencil. A box wrapped like a gift (anything can be inside).

Activity:

This is a two-part strategy.

Part I

Have students take a piece of paper and fold it lengthwise. Tell the students you are going to give them a "psychological test", but do not explain what the test is meant to measure. Assure them that it is for fun.

Ask the students to number one side of the folded paper 1 to 6. Ask them to answer the following questions with 'yes', 'no', or 'uncertain'.

1. Do you like cats?
2. Do you like raw oysters?
3. Do you like classical music?
4. Would you like to live in Europe?
5. Do you like to waltz?
6. Would you like to know what is in the package that I am holding?

Now ask them to turn the paper over and answer the following questions with 'yes' or 'no':

1. Have you ever owned a cat for more than a month?
2. Have you ever eaten raw oysters?
3. Have you ever attended a symphony or listened to a complete recording of one?
4. Have you ever been to Eruope?
5. Do you know how to waltz?
6. Do you think there is something valuable in this package? (yes, no or uncertain)

Have the students unfold their paper so both sets of answers are visible. To score the test, use the following procedure:

1. They get a zero if the second part of the question was answered 'no' and the first part answered either 'yes' or 'no'. (e.g., Do you like cats? Yes [or No]; Have you ever owned a cat for more than a month? No.)
2. They get one point if they answered the second part of the question 'yes' and the first part was either 'yes' or 'no'. (e.g., Do you like cats? Yes [or No]; Have you ever owned a cat for more than a month? Yes.)
3. They get two points if they answered the second part of the question 'no' and the first part 'uncertain'. (e.g., Do you like cats? Uncertain; Have you ever owned a cat for more than a month? No.)

4. They get three points if they answered the second part of the question 'yes' and the first part of the question 'uncertain'. (e.g., Do you like cats? Uncertain; Have you ever owned a cat for more than a month? Yes.)

All questions are graded this way except the last one about the box. Regardless of how they answered the first part of the question, they receive a zero if they answer either 'yes' or 'no' to the second part and three points if they answered 'uncertain'.

Rankings are as follows:

15-18	Very open-minded, honest, willing to study the facts.
10-14	Average
5-9	Below average, likely to jump to conclusions, prone to prejudice.
0-4	Very prone to prejudice, easily influenced by others.

At this point, students will want to challenge the validity of the test, qualify their answers, and question the implications. When this happens, you can begin the discussion.

Suggested discussion questions:

1. Can you really judge something if you have had little or no experience with it?
2. Can you judge all cats by an experience with one cat? What about groups of people? For example, the American Indian? Are your opinions about people sometimes based on slogans rather than personal contact?
3. What about the box? If you decided it contained something valuable, did you want it? Was it a logical decision or a hunch? What's the difference between a hunch and a prejudice?
4. People are like boxes; they have many different wrappings, but we never are sure what's inside until they open up. Is deciding beforehand a good habit?

During the discussion that follows, the teacher should help students realize that intolerances and prejudice are the result of:

- conditioning
- ignorance
- conflicting values
- need to feel superior
- fear

(Part II of Strategy explained on the following page.)

First part of the activity taken from Richard Reichert's Self Awareness Through Group Dynamics, 1970, pp. 74-79.

Teacher Materials #1 – Lesson 1

PREJUDICE AND PRICE
(Part II)

Next, divide students into groups of three or five. They are to pretend that they are neighbors in a middle-class neighborhood.

Give each group the following list of possible new neighbors and have them discuss and select five new neighbors.

a. male vegetarian pianist and a male friend
b. construction worker
c. single police woman
d. Jewish rabbi
e. bus driver
f. garbage collector
g. radical college professor
h. professional football player
i. poor Greek immigrant family
j. athiest medical doctor
k. middle-class black or white (opposite of your own race)
l. lower-class black or white (opposite of your own race)
m. director of nudist camp
n. member of Klu Klux Klan
o. fundamentalist preacher
p. member of Nazi party
q. family with 10 small children
r. single woman with two teenagers
s. three people who look like "hippies"
t. single male with his girlfriend

Each group reports back to the class after the students have selected their neighbors. Ask the students if they have, in fact, lived next door to any of the people they eliminated? Have they lived next door to any of the kinds of people they included on their list? Can they identify the true source of some of their own intolerances?

Second part of the activity was submitted by Juanita Gammill, Sunset High School. (Adapted from Scott Foresman.)

DIVERSIFIED OCCUPATIONS II

Teacher Materials #3 — Lesson 6

5 YEARS HENCE — WHAT WILL YOU BE?

1. Have students write a description of what their lives will be like in 5 years. Have them answer these questions in their descriptions:
   - What will you look like?
   - Where will you live? Will you settle in one place or move a lot?
   - Will you live alone or with someone?
   - Will you have children?
   - What are the main activities you will do?
   - How much of your time will be spent in leisure?
   - How much of your time will be spent in work?
   - What will your work be? What responsibilities will be involved?
   - Will your work be paid or unpaid?
   - How much money will you have?
   - Will you travel? For fun? For work?
2. Have students read their descriptions to a partner and talk with each other about the parts of their descriptions that strike them most strongly. Have them discuss what obstacles, opportunities and unforeseen personal and social events might occur to change parts of their projected lives.
3. Then have students write down the three parts of their projections they think will be most important to their happiness.
4. Hand out the statistics (Student Worksheet #8), or read them to the class, and ask students what their initial response is to hearing them. What surprises them on the list? What did they already know? Did they take any of these facts into consideration in their future projections? If not, which statistics do they think might apply to them? This discussion could be held with the whole group, or in small groups.

STATISTICS*

Marriage and Family

- Nine out of ten girls will marry.
- Eight out of ten girls will have children.
- More than 1 in 10 women will be widowed before they are 50.
- The number of divorces granted in California between 1960 and 1970 increased by 148%
- Spousal support is awarded in only 10% of divorces.
- Nearly 25% of all children in the U.S. were living in single-parent families in 1970
- The average life expectancy of women today is 75 years.
- The average mother of today has 40 years of life ahead of her after her youngest child enters school.

Work

- Only 1 in 3 California girls plans to go to college.

Work (Continued)

- Fully employed women high school graduates (with no college) have less income on the average than fully employed men who have not completed elementary school.
- The unemployment rate for white teenage boys in 1973 was 12.3%.
- The unemployment rate for white teenage firls in 1973 was 13%.
- The unemployment rate for minority teenage boys in 1973 was 26.9%.
- The unemployment rate for minority teenage girls in 1973 was 34.5%.
- The unemployment rate for whites in 1975 was 7.9%.
- The unemployment rate for Blacks in 1975 was 13%.
- Nine out of ten women will be employed outside the home for 25 years or more.
- At least 6 out of 10 women will work full time outside their homes for up to 30 years.
- Sixty percent of working women are married.
- Women earn 58¢ for every $1 earned by male workers in the U.S.
- Three out of four clerical workers are women.

**Statistics from the U.S. Department of Labor, 1974; and State of California Advisory Commission on the Status of Women, 1968.*

5. Have students revise their projections, if they want to, to include any relevant factors in the list of statistics. For example, if the student is an Asian female who plans to get a job after graduating from high school, the unemployment rate for minority teenage girls is relevant to her projection.

6. Have students divide into small groups and discuss what they would do if someone told them they couldn't have or do the most important thing to them in their projection. Here are some examples you could use in presenting this task:

   - If your most important goal was to marry and you didn't meet anyone, what would you do? Would you persist with the goal using the same strategies, change the approach, move another of your goals to the top position on your list, give up the goal completely?
   - If you prepared for a certain profession but then couldn't find a job because of the job market, what would you do? Would you take a job for less money and prestige than you should have with your training? Would you continue to look for a job in your profession? Would you go back to school for new training to prepare for jobs that were available?
   - If you decided to live in a certain geographic location but a job opportunity occurred somewhere else, what would you do? Give up your goal to live where you wanted and take the job? Turn down the job and keep looking for work where you want to live? Use different strategies in seeking work?

   Answering these kinds of questions should put students in touch with their ability to take control of their lives, help them see the necessity for doing as much planning as possible to reach their goals, and help them understand that often it is necessary to generate creative alternatives.

7. By now students are ready to consider the question of control in relation to their own lives. Ask each student to decide individually how much personal control s/he thinks it is possible to have, given the evidence s/he has seen of

the effects of societal and familial influences and unforeseen events on life directions.

More specifically, ask each student to decide how much control s/he could exercise over the three parts of the projection which were identified as being most important to her/his happiness.

8. Lead a discussion with the class in which you ask students to come to a general conclusion about the amount of control it's possible for any woman or man to have. Ask how students might plan differently for their futures now that they've done this unit and this curriculum.

   We hope that students will see that although it is not possible or even desirable to be in total control of one's life or plan completely for the future, it is highly satisfying to take an active role in planning the direction and development of one's potential and strength.

Teacher Materials #4 — Lesson 6

THE MYTH & THE REALITY

The Myth	**The Reality**
1. A woman's place is in the home.	Homemaking is no longer a full-time job. Goods and services formerly produced in the home are now commercially available; labor-saving devices have lightened or eliminated much work around the home. Today half of all women between 18 and 64 years of age are in the labor force, where they are making a substantial contribution to the growth of the Nation's economy. Studies show that 9 out of 10 girls will work outside the home at some time in their lives.
2. Women aren't *seriously* attached to the labor force; they work only for "pin money."	Of the 31 million women in the labor force in March 1970, nearly half were working because of pressing economic need. They were either single, widowed, divorced, or separated or had husbands whose incomes were less than $3,000 a year. Another 5.7 million were married and had husbands with incomes between $3,000 and $7,000 — incomes which, by and large, did not meet the criteria established by the Bureau of Labor Statistics for even a low standard of living for an urban family of four.
3. Women are out ill more than male workers; they cost the company more.	A recent Public Health Service study shows little difference in the absentee rate due to illness or injury: 5.9 days a year for women compared with 5.2 for men.
4. Women don't work as long or as regularly as their male coworkers; their training is costly—and largely wasted.	While it is true that many women leave work for marriage and children, this absence is only temporary for the majority of them. They return when the children are in school. Despite this break in employment, the average woman worker has a worklife expectancy of 25 years as compared with 43 years for the average male worker. The single woman averages 45 years in the labor force. Studies on labor turnover indicate that net difference for men and women is generally small. The 1968 rates for accessions and separations in manufacturing for men and women were 4.4 and 5.6, and 4.4 and 5.2, respectively, per 100 employees.
5. Women take jobs away from men; in fact, they ought to quit those jobs they now hold.	There were 31.5 million women in the labor force on the average in 1970. The number of unemployed men was 2.2 million. If all the women stayed home and the unemployed men were placed in the jobs held by women, there would be 29.3 million unfilled jobs. Moreover, most unemployed men do not have the education or the skills to qualify for the jobs held by women, such as secretaries, teachers, and nurses. In addition, the majority of the 7 million single women in the labor force support themselves; and nearly all of the 5.9 million widowed, divorced, or separated women working or seeking work support themselves and their families. They also need jobs.

DIVERSIFIED OCCUPATIONS II

The Myth	The Reality
6. Women should stick to "women's jobs" and shouldn't compete for "men's jobs."	Jobs, with extremely rare exceptions, are sexless. Women are found in all of the 479 occupations listed in the 1960 decennial census. Tradition rather than job content has led to labeling certain jobs as women's and others as men's. For example, although few women work as engineers, studies show that two-thirds as many girls as boys have an aptitude for this kind of work.
7. Women don't want responsibility on the job; they don't want promotions or job changes which add to their load.	Relatively few women have been offered positions of responsibility. But when given these opportunities, women, like men, do cope with job responsibilities in addition to personal or family responsibilities. In 1970, 4.3 million women held professional and technical jobs; another 1.3 million worked as nonfarm managers, officials, and proprietors. Many others held supervisory jobs at all levels in offices and factories.
8. The employment of mothers leads to juvenile delinquency.	Studies show that many factors must be considered when seeking the causes of juvenile delinquency. Whether or not a mother is employed does not appear to be a determining factor. These studies indicate that it is the quality of a mother's care rather than the time consumed in such care which is of major significance.
9. Men don't like to work for women supervisors.	Most men who complain about women supervisors have never worked for a woman. In one study where at least three-fourths of both the male and female respondents (all executives) had worked with women managers, their evaluation of women in management was favorable. On the other hand, the study showed a traditional/cultural bias among those who reacted unfavorably to women as managers. In another survey in which 41 percent of the firms indicated they hired women executives, none rated their performance as unsatisfactory; 50 percent rated them adequate; 42 percent rated them the same as their predecessors; and 8 percent rated them better then their predecessors.

Additional Information

10. Housewives are happy women.	Wives are sixty times more likely to become depressed than single women.
11. Education is wasted on women.	Nine out of 10 young women will spend 25 or more years working. The more education a woman has, the more likely she is to work.
12. Women have a higher turnover and absenteeism rate than men.	Numerous studies have found that turnover and absenteeism were more related to the level of job than sex. There is a higher turnover rate in less rewarding jobs, regardless of the sex of employees.
13. Women get married and quit work.	Sixty percent of working women are married, and one-third of all mothers work.

Resource Center on Sex Roles in Education, Today's Changing Roles: An Approach to Non-Sexist Teaching, p. 101.

DIVERSIFIED OCCUPATIONS II

PREJUDICE AND PRIDE

a. male vegetarian pianist and a male friend
b. construction worker
c. single police woman
d. Jewish rabbi
e. bus driver
f. garbage collector
g. radical college professor
h. professional football player
i. poor Greek immigrant family
j. athiest medical doctor
k. middle-class black or white (opposite of your own race)
l. lower-class black or white (opposite of your own race)
m. director of nudist camp
n. member of Klu Klux Klan
o. fundamentalist preacher
p. member of Nazi party
q. family with 10 small children
r. single woman with two teenagers
s. three people who look like "hippies"
t. single male with his girlfriend

SEX-ROLE ATTITUDE SURVEY

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
1. Women with small children should not work outside the home.					
2. In the case of a divorce, the woman should be awarded custody of the children.					
3. Divorced men should not have to assume support for the children.					
4. Boys are more intelligent than girls.					
5. If a working couple buys a house, the husband should make the house payments.					
6. Women are entitled to use their sick leave for maternity leave.					
7. If a woman works, she should be responsible for the housework as well.					
8. I would vote for a woman for president if she were the best candidate.					
9. Women are less responsible than men.					
10. It is important for a man to be 'masculine' and a woman to be 'feminine'.					
11. Men should not cry.					
12. Money spent on athletics should be evenly divided between boys and girls.					
13. Both men and women can be good doctors.					
14. Working wives should make less money than their husbands.					
15. Boys should have more education than girls.					

DIVERSIFIED OCCUPATIONS II

	Strongly Agree	Agree	Undecided	Disagree	Strongly Disagree
16. A system should be set up which would enable homemakers to accumulate social security benefits of their own without relying on those accumulated by their husbands.					
17. Women should not hold jobs on the night shift.					
18. Men should not do clerical work because they lack the necessary manual dexterity.					
19. Women can be capable administrators.					
20. Women should concentrate on finding jobs in the fields of nursing, teaching, clerical and secretarial work since they already possess these types of skills.					

DIVERSIFIED OCCUPATIONS II

RACIAL INTEGRATION ATTITUDE SURVEY

	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
1. All races should be totally integrated into American society.					
2. I would not object to my sister/brother dating a member of another racial group.					
3. I am willing to entertain members of other races in my home.					
4. It is beneficial for children to grow up in racially integrated neighborhoods.					
5. Members of all races should be served in the same public dining facilities.					
6. I would like my children to have friends of different races.					
7. I would not mind if my child were to marry a member of another race.					
8. Members of all races should be allowed to live wherever they want.					
9. Members of different races should live in their own respective areas.					
10. All races should be allowed seating anywhere in public transportation.					
11. All races should be permitted to attend the same schools.					
12. Integration should begin even before children enter kindergarten.					
13. School integration is bad for all individuals concerned.					
14. Racial integration in school is a good thing.					
15. I would like to have a teacher of a different race.					

	Strongly Agree	Agree	Unsure	Disagree	Strongly Disagree
16. Members of all races should be granted the same advancement in public schools.					
17. Members of all races should be given the same job opportunities.					
18. I approve of racial integration in the area of government employment.					
19. I would like to see more members of minority races participating in politics.					

DIVERSIFIED OCCUPATIONS II

VOCABULARY LIST

Define each of the following:

- discrimination ____________________
- role playing ____________________
- sex-role ____________________
- socialization ____________________
- acculturation ____________________
- gender ____________________
- integration ____________________
- stereotype ____________________
- sexism ____________________
- racism ____________________
- prejudice ____________________
- expectation ____________________
- attitude ____________________
- advocate ____________________
- sex-equity ____________________
- race ____________________
- ethnicity ____________________

Write a two-paragraph story about an 11th grade student using at least ten of the words listed above.

"X: A FABULOUS CHILD'S STORY"

by Lois Gould

Once upon a time, a baby named X was born. This baby was named X so that nobody could tell whether it was a boy or a girl. Its parents could tell, of course, but they couldn't tell anybody else. They couldn't even tell Baby X, at first.

You see, it was all part of a very important Secret Scientific Xperiment, known officially as Project Baby X. The smartest scientists had set up this Xperiment at a cost of exactly 23 billion dollars and 72 cents, which might seem like a lot for just one baby, even a very important Xperimental baby. But when you remember the prices of things like strained carrots and stuffed bunnies, and popcorn for the movies and booster shots for camp, let alone 20 shiny quarters from the tooth fairy, you begin to see how it adds up.

Also, long before Baby X was born, all those scientists had to be paid to work out the details of the Xperiment, and to write the *Official Instruction Manual* for Baby X's parents and, most important of all, to find the right set of parents to bring up Baby X. These parents had to be selected very carefully. Thousands of volunteers had to take thousands of tests and answer thousands of tricky questions. Almost everybody failed because, it turned out, almost everybody really wanted either a baby boy or a baby girl, and not a Baby X at all. Also, almost everybody was afraid that a Baby X would be a lot more trouble than a boy or a girl. (They were probably right, the scientists admitted, but Baby X needed parents who wouldn't *mind* the Xtra trouble.)

There were families with grandparents named Milton and Agatha, who didn't see why the baby couldn't be named Milton or Agatha instead of X, even if it *was* an X. There were families with aunts who insisted on knitting tiny dresses and uncles who insisted on sending tiny baseball mitts. Worst of all, there were families that already had other children who couldn't be trusted to keep the secret. Certainly not if they knew the secret was worth [illegible] billion dollars and 72 cents — and all you had to do was take one little peek at Baby X in the bathtub to know if it was a boy or a girl.

But, finally, the scientists found the Jonses, who really wanted to raise an X more than any other kind of baby — no matter how much trouble it would be. Ms. and Mr. Jones had to promise they would take equal turns caring for X, and feeding it, and singing it lullabies. And they had to promise never to hire any baby sitters. The government scientists knew perfectly well that a baby sitter would probably peek at X in the bathtub, too.

The day the Jonses brought their baby home, lots of friends and realtives came over to see it. None of them knew about the secret Xperiment, though. So the first thing they asked was what kind of a baby X was. When the Jonses smiled and said, "It's an X!" nobody knew what to say. They couldn't say, "Look at her cute little dimples!" And they couldn't even say just plain "kitchy-coo". In fact, they all thought the Jonses were playing some kind of rude joke.

But, of course, the Jonses were not joking. "It's an X" was absolutely all they would say. And that made the friends and relatives very angry. The relatives all felt embarrassed about having an X in the family. "People will think there's something wrong with it!" some of them whispered. "There *is* something wrong with it!" others whispered back.

"Nonsense!" the Jonses told them all cheerfully. "What could possibly be wrong with this perfectly adorable X?"

Nobody could answer that, except Baby X, who had just finished its bottle. Baby X's answer was a loud, satisfied burp.

Clearly, nothing at all was wrong. Nevertheless, none of the relatives felt comfortable about buying a present for a Baby X. The cousins who sent the baby a tiny football helmet would not come and visit any more. And the neighbors who sent a pink-flowered romper suit pulled their shades down when the Jonses passed their house.

The *Official Instruction Manual* had warned the new parents that this would happen, so they didn't fret about it. Besides, they were too busy with Baby X and the hundred of different Xercises for treating it properly.

Ms. and Mr. Jones had to be Xtra careful about how they played with little X. They knew that if they kept bouncing it up in the air and saying how *strong* and *active* it was, they'd be treating it more like a boy than an X. But if all they did was cuddle it and kiss it and tell it how *sweet* and *dainty* it was, they'd be treating it more like a girl than an X.

On page 1,654 of the *Official Instruction Manual*, the scientists prescribed: "plenty of bouncing and plenty of cuddling, *both*. X ought to be strong and sweet and active. Forget about *dainty* altogether."

Meanwhile, the Joneses were worrying about other problems. Toys, for instance. And clothes. On his first shopping trip, Mr. Jones told the store clerk, "I need some clothes and toys for my new baby." The clerk smiled and said, "Well, now, is it a boy or a girl?" "It's an X," Mr. Jones said, smiling back. But the clerk got all red in the face and said huffily, "In *that* case, I'm afraid I can't help you, sir."

So Mr. Jones wandered helplessly up and down the aisles trying to find what X needed. But everything in the store was piled up in sections marked "Boys" or "Girls". There were "Boys' Pajamas" and "Girls' Underwear" and "Boys' Fire Engines" and "Girls' Housekeeping Sets". Mr. Jones went home without buying anything for X. That night he and Ms. Jones consulted page 2,326 of the *Official Instruction Manual*. "Buy plenty of everything!" it said firmly.

So they bought plenty of sturdy blue pajamas in the Boys' Department and cheerful flowered underwear in the Girls' Department. And they bought all kinds of toys. A boy doll that made pee-pee and cried, "Pa-pa". And a girl doll that talked in three languages and said, "I am the Pres-i-dent of Gen-er-al Mo-ters." They also bought a storybook about a brave princess who rescued a handsome prince from his ivory tower, and another one about a sister and brother who grew up to be a baseball star and a ballet star, and you had to guess which was which.

The head scientists of Project Baby X checked all their purchases and told them to keep up the good work. They also reminded the Joneses to see page 4,629 of the *Manual*, where it said, "Never make Baby X feel *embarrassed* or *ashamed* about what it wants to play with. And if X gets dirty climbing rocks, never say, "Nice little Xes don't get dirty climbing rocks."

Likewise, it said, "If X falls down and cries, never say 'Brave little Xes don't cry.' Because, of course, nice little Xes *do* get dirty, and brave little Xes *do* cry. No matter how dirty X gets, or how hard it cries, don't worry. It's all part of the Xperiment."

Whenever the Joneses pushed Baby X's stroller in the park, smiling strangers would come over and coo: "Is that a boy or a girl?" The Joneses would smile back and say, "It's an X." The strangers would stop smiling then, and often snarl something nasty — as if the Joneses had snarled at *them*.

By the time X grew big enough to play with other children, the Joneses' troubles had grown bigger, too. Once a little girl grabbed X's shovel in the sandbox, and zonked X on the head with it. "Now, now, Tracy," the little girl's mother began to scold, "Little girls mustn't hit little...." and she turned to ask X "Are you a little boy or a little girl, dear?"

Mr. Jones, who was sitting near the sandbox, held his breath and crossed his fingers.

X smiled politely at the lady, even though X's head had never been zonked so hard in its life. "I'm a little X," X replied.

"You're a *what?"* the lady exclaimed angrily. "You're a little b-r-a-t, you mean!"

"But little girls mustn't hit little Xes, either!" said X, retrieving the shovel with another polite smile. "What good does hitting do, anyway?"

X's father, who was still holding his breath, finally let it out, uncrossed his fingers, and grinned back at X.

And at their next secret Project Baby X meeting, the scientists grinned, too. Baby X was doing fine.

THE END

CHILD X

Answer discussion questions in complete sentences.

1. Why did people get upset not knowing if X was male or female?

2. Do you think X is male or female? Why?

3. What do you think X will be doing in 25 years?

4. What do you think you'll be doing in 5 years?

5. If you were the opposite sex of what you are, what would you be doing in 5 years?

5 YEARS HENCE — WHAT WILL YOU BE?

1. Write a description of what your life will be like in 5 years. Answer the following questions in your descriptions:
   - What will you look like?
   - Where will you live? Will you settle in one place or move a lot?
   - Will you live alone or with someone?
   - Will you have children?
   - What are the main activities you will do?
   - How much of your time will be spent in leisure?
   - How much of your time will be spent in work?
   - What will your work be? What responsibilities will be involved?
   - Will your work be paid or unpaid?
   - How much money will you have?
   - Will you travel? For fun? For work?
2. Read your descriptions to a partner and talk with each other about the parts of your descriptions that strike you most strongly. Discuss what obstacles, opportunities and unforeseen personal and social events might occur to change parts of your projected life.
3. Write down the three parts of your projections you think will be most important to your happiness.

DIVERSIFIED OCCUPATIONS II

LABOR STATISTICS

MARRIAGE AND FAMILY

- Nine out of every 10 girls will marry
- Eight out of ten girls will have children
- A girl born in 1970 is expected to work about 25 years of her adult life.
- More than 1 in 10 women will be widowed before they are 50
- Spousal support following divorce is awarded in only 14% of all cases
- 42% of women in one-parent families have incomes below the poverty level
- The average life expectancy of women today is 75 years
- The average mother of today has 40 years of life ahead of her after her youngest child enters school.

WORK

- Women earn 62¢ working full-time for every $1 earned by men working full-time
- 6 out of 10 women will work outside their homes for 25 years or more
- Only 1 in 3 California girls plan to go to college
- Fully employed women high school graduates (with no college) have less income on the average than fully employed men who have not completed elementary school
- The unemployment rate for white teenage girls in 1984 was 15.2%
- The unemployment rate for Black teenage girls in 1984 was 42.6%
- The unemployment rate for all adult women in July, 1984 was 7.6%
- 53% of working women are married and live with their husbands
- 8 out of 10 women workers are concentrated in clerical, sales, service, factory or plant jobs
- 54% of all adult women held jobs in July,1984
- 68% of all women aged 25-54 held jobs in July, 1984
- 71.3% of all working women work full-time at their jobs

MYTHS & REALITIES ABOUT WOMEN

Read each item. Indicate whether or not you agree with the statement by checking the appropriate column.

Agree Disagree

______ ______ 1. A woman's place is in the home.

______ ______ 2. Women are not *seriously* attached to the labor force; that is, they work only for extra "pin money".

______ ______ 3. Women are absent from work more than men because of illness; therefore, they cost the company more.

______ ______ 4. Women don't work as many years or as regularly as men; their training is costly, and largely wasted.

______ ______ 5. When women work, they deprive men of job opportunities; therefore, women should quit those jobs they now hold.

______ ______ 6. Women should stick to "women's jobs" and should not compete for "men's jobs".

______ ______ 7. Women don't want responsibility on the job; they would prefer not to have promotions or job changes which add to their load.

______ ______ 8. Children of working mothers are more likely to become juvenile delinquents than children of non-working mothers.

______ ______ 9. Men don't like to work for women supervisors.

______ ______ 10. Housewives are happy women.

______ ______ 11. Education is wasted on women.

______ ______ 12. Women have a higher turnover and absenteeism rate than men.

______ ______ 13. Women get married, then quit work.

DIVERSIFIED OCCUPATIONS II

THE IMPORTANCE OF LIFE DECISION MAKING

Betsy Clark, a bright eighth grader, didn't want to follow the same path as her older sister, Mary. Mary had done well in high school and now had a scholarship to study biology at the state university. Even though Betsy was proud of Mary she always felt sorry for her because she never had any boyfriends. And Betsy always felt embarrassed for Mary because she didn't wear lots of different "in" outfits. Ms. and Mr. Clark were not well off and there was never that much money left over for clothes.

Because Betsy really wanted extra money to buy nice clothes she got a baby-sitting job taking care of three active children every weekday from 3:30-5:30 and all day Saturday. It was very tiring and her parents disapproved because it cut into her study time and after-school activity time. Betsy usually used her study hall time for doing the homework she was too tired to do at night.

Most of Betsy's girlfriends cut their afternoon study hall to hang out at a nearby restaurant where they could see their boyfriends. Lately, even though Betsy didn't have a boyfriend, she started hanging out at the restaurant too. This was making it hard for her in class and she started getting poor grades on her pop quizzes.

Soon one of the boys who hung out at the restaurant, Brad, started noticing Betsy and calling her at night for answers to class assignments. Betsy gave him the answers because she really liked it when he called.

Social studies was Betsy's favorite class and she did very well in it. Monday her big report was due and she had set aside Sunday night to finish it. Sunday evening at 6:00 Brad called and asked her if she wanted to go skating with all the kids. She was afraid to pass that up so she went. Monday she didn't hand in her social studies report.

Also on Monday Betsy was called in to the principal's office with eight other students. All of them were going to be disciplined for cutting study hall and leaving the school building during the day.

"What a mess I've gotten myself into now," thought Betsy.

1. Please list 5 decisions Betsy made and why she made them:
   a. Decision: ____
      Why made: ____
      ____
   b. Decision: ____
      Why made: ____
      ____
   c. Decision: ____
      Why made: ____
      ____

d. Decision:________________________________
Why made:________________________________
____

e. Decision:________________________________
Why made:________________________________
____

2. Please list 3 ways Betsy's decisions could affect her future:

a. ____
____

b. ____
____

c. ____
____

VALUES AND DECISION MAKING

Ginny and Tom, high school sophomores, have been going out for a few months. Ginny really likes Tom and even thinks she loves him but Tom does not pay quite as much attention to her as she'd like. In fact, Tom goes out with quite a few other girls besides Ginny.

Ginny wants Tom to go out only with her so she tries to always be available for him. She's never had a boyfriend before, and she just loves the feeling of being close to someone and being chosen by someone. Lately Tom and Ginny have started to become physically intimate with each other when they're alone in her house. Ginny can't believe she'll ever get pregnant and, besides, she could never bring herself to go to the family doctor or the local drugstore to ask for anything. Tom has never brought any of this up because other girls he's gone with have just handled it on their own.

After high school Tom wants to be a veterinary assistant, which takes two years of training at the technical school located in a larger town 200 miles away. This is a plan he'll never give up because it's something he really wants.

Ginny's future plans are sort of fuzzy although she knows she wants to eventually leave her small town and get a job that pays well. She knows that to make it in a bigger town she'll need some skills or training to get a good job, but she hasn't had the time to think about that lately. She can't concentrate on school; all she thinks about is when she'll see Tom next. "Planning too far ahead gets too complicated," says Ginny, "and besides, things will work out."

"Anyway, if I ever did get pregnant, Tom would probably get a job and take care of us," she often thinks to herself.

1. Please list 3 decisions Tom made, 3 values held by Tom, and then 3 decisions Ginny made and 3 values held by Ginny.

   Tom's Decisions:

   a.____

   b.____

   c.____

   Tom's Values:

   a.____

   b.____

   c.____

   Ginny's Decisions:

   a.____

   b.____

   c.____

Ginny's Values:

a.______________________________

b.______________________________

c.______________________________

2. Please list 3 ways in which Ginny's future could be affected by her decisions:

a.______________________________

b.______________________________

c.______________________________

3. Please list 3 ways in which Tom's future could be affected by her decisions:

a.______________________________

b.______________________________

c.______________________________

DIVERSIFIED OCCUPATIONS II

UNIT 7

Bias/Stereotyping-B

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Bias/Stereotyping-B
2. LESSON NAME
3. LESSON TIME 5 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) ***See attached pages***

   B)

   C)
7. EVALUATION
8. SPECIAL NOTES Unit is taken from "Title IX Student Self-Study Unit" by Mary Ruthsdotter and Molly MacGregor.

   Use following pages in placement of Content Outline/ Procedures page

DIVERSIFIED OCCUPATIONS II

Lesson 8

Objectives: Students will discuss their rights and responsibilities as students.
Students will discuss the role of Title IX in their education.

Materials: *Student Worksheet #12:* Do Students Have Rights?
Student Worksheet #13: Title IX Quiz
Student Worksheet #14: Summary of the Regulation for Title IX Education Amendments of 1972

Lesson 9

Objectives: Students will discuss laws which prohibit discrimination on the basis of sex, race, national origin, religion, disabilities.
Students will discuss state regulations regarding curriculum for their school.

Materials: *Teacher Materials #5:* Nondiscrimination in Education: A Summary of the Major Federal Nondiscrimination Laws
Student Worksheet #15: Students and the Law Discussion Questions

Lesson 10

Objectives: Students will examine and discuss sexist behavior in their school environment.

Materials: *Teacher Materials #6:* Instructions on Student Survey #1
Student Worksheet #16: School as a Sexist Activity
Student Worksheet #17: Student Survey #1
Student Worksheet #18: Awareness Project

DIVERSIFIED OCCUPATIONS II

Teacher Materials #5 — Lesson 9

NONDISCRIMINATION IN EDUCATION: A SUMMARY OF THE MAJOR FEDERAL NONDISCRIMINATION LAWS

Six federal nondiscrimination laws and a federal Executive Order constitute the major nondiscrimination provisions which apply to education programs and employers. These include:

TITLE VI OF THE CIVIL RIGHTS ACT OF 1964

Title VI of the Civil Rights Act prohibits discrimination against students on the basis of race, color, or national origin in programs receiving federal funds. Title VI and related case law prohibit discrimination on the basis of race in student admissions, student access to courses and programs and student policies and their application. Discrimination against national origin minorities on the basis of limited English skills is also prohibited by Title VI case law. Any institution or agency receiving federal funds is covered by Title VI. Most education activities of a recipient agency or institution are covered including activities or programs not in direct receipt of federal funds. It was the language of Title VI which provided the model for Title IX of the Education Amendments of 1972.

Procedures for the filing of possible complaints of racial or ethnic discrimination are provided under the legislation. Such complaints may be filed with:

- The Office for Civil Rights
  U.S. Department of Health, Education and Welfare
  Washington, D.C. 20201

or

- a regional Office for Civil Rights
  U.S. Department of Health, Education and Welfare

TITLE VII OF THE CIVIL RIGHTS ACT OF 1964 AS AMENDED BY THE EQUAL EMPLOYMENT OPPORTUNITY ACT OF 1972 AND THE PREGNANCY DISCRIMINATION ACT OF 1978

Title VII of the Civil Rights Act prohibits discrimination in employment on the basis of race, color, religion, national origin, or sex. All institutions or agencies with 15 or more employees--including state and local government and labor organizations--are covered under the amended Act. Title VII prohibits discriminatory practices in all terms and conditions of employment, including:

- recruitment, selection, assignment, transfer, layoff, discharge, and recall
- opportunities for promotion
- inservice training or development opportunities
- wages and salaries
- sick leave time and pay
- vacation time and pay
- overtime work and pay

- medical, hospital, life, and accident insurance
- retirement plans and benefits
- pregnancy, childbirth, or related medical conditions
- other staff benefits

A substantial body of case law and legal precedent has been developed under Title VII This provides many currently accepted standards for nondiscrimination in employment.

Complaints of employment practices which discriminate in violation of Title VII may be made to:

- The Equal Employment Opportunity Commission
  2401 E Street, N.W.
  Washington, D.C. 20037

or

- a regional Office of the EEOC

In instances where state or local fair employment practices laws provide procedures for the handling of complaints of discrimination, the complaint may be referred to the state or local agency for a 60-day period of time. If the complaint is not resolved at this level, the EEOC assumes responsibility for investigation and conciliation. If this fails, the EEOC, the U.S. Attorney General, or the complainant may file suit.

THE EQUAL PAY ACT OF 1963 AS AMENDED BY THE EDUCATION AMENDMENTS OF 1972

The Equal Pay Act prohibits sex discrimination in salaries and most fringe benefits. All employees of education institutions and agencies, including those in professional executive, and administrative positions are covered by the Equal Pay Act.

The Act provides that a man and a woman working for the same employer under similar conditions in jobs requiring substantially equivalent skills, effort, and responsibility must be paid equally even when job titles and assignments are not identical.

Employers are required to maintain specified records relevant to the determination of possible violations of the law. Complaints may be filed with:

- The Equal Employment Opportunity Commission
  2401 E Street, N.W.
  Washington, D.C. 20037

or

- a regional Office of the U.S. Department of Labor

The complaint process provided under the EPA is the simplest and most direct of all those mentioned in this review.

TITLE IX OF THE EDUCATION AMENDMENTS OF 1972

Title IX prohibits discrimination on the basis of sex against students and employees of education programs and activities receiving federal funds. The Title IX regulation prohibits sex discrimination in such areas as:

- admissions to vocational, graduate, professional, and public undergraduate schools
- student access to courses and programs
- counseling and guidance tests, materials, and practices
- physical education and athletics
- vocational education programs
- student rules and policies
- treatment of married and/or pregnant students
- financial assistance
- student housing
- extracurricular activities

The Title IX regulation also prohibits discrimination by education institutions. Title IX's coverage of employment has, however, been challenged in the courts and several courts have ruled that employment is not covered. Although these rulings are being appealed by HEW, the Office for Civil Rights is not currently investigating complaints of employment discrimination unless they relate directly to the provision of student services. Other employment complaints are being referred by OCR to EEOC for handling under Title VII procedures. Complaints of Title IX violations may be filed with:

- The Office for Civil Rights
  U.S. Department of Health, Education, and Welfare
  Washington, D.C. 20201

or

- a regional Office for Civil Rights
  U.S. Department of Health, Education, and Welfare

TITLE VII (Section 799A) AND TITLE VIII (Section 845) OF THE PUBLIC HEALTH SERVICE ACT AS AMENDED BY THE COMPREHENSIVE HEALTH MANPOWER TRAINING ACT AND THE NURSE TRAINING AMENDMENTS ACT OF 1971

Title VII and VIII of the Public Health Services Act state that institutions receiving federal funds for their health personnel training programs may not discriminate on the basis of sex in admission or employment practices relating to employees working directly with applicants or students. Every institution receiving or benefiting from a grant, loan guarantee, or interest subsidy to its health personnel training programs or receiving a contract under Titles VII or VIII is covered.

Institutions are required to maintain specified records to determine whether violations have occurred.

Procedures are provided for filing of complaints of violations of Titles VII and VIII Complaints may be filed with:

- The Office for Civil Rights
  U.S. Department of Health, Education, and Welfare
  Washington, D.C. 20201

or

- a regional Office for Civil Rights
  U.S. Department of Health, Education, and Welfare

DIVERSIFIED OCCUPATIONS II

SECTION 504 OF THE REHABILITATION ACT OF 1973

Section 504 of the Rehabilitation Act of 1973 prohibits discrimination on the basis of handicap in the admission or treatment of students, or in most employment practices. Institutions, agencies, or employers receiving federal funds are covered. Schools and education programs must be organized in such a way as to allow handicapped students to participate with other students in schools, classes, or activities from which they can benefit.

Enforcement of Section 504 is the responsibility of the Office for Civil Rights, U.S. Department of Health, Education, and Welfare. Complaints of violations of Section 504 may be filed with:

- The Office for Civil Rights
  U.S. Department of Health, Education, and Welfare
  Washington, D.C. 20201

or

- a regional Office for Civil Rights
  U.S. Department of Health, Education, and Welfare

EXECUTIVE ORDER 11246 AS AMENDED BY 11375

Executive Order 11246 prohibits employment discrimination on the basis of race, color, religion, national origin, or sex in institutions or agencies with federal contracts of over $10,000. Relevant contracts include both contracts for direct services and "grants" which involve a benefit to the federal government. Institutions or agencies covered under the Executive Order must observe nondiscriminatory practices in hiring, discharge, promotion, wages, benefits, training and all other conditions of employment.

Those institutions or agencies with federal contracts of $50,000 or more and 50 or more employees are required to develop written affirmative action plans with numerical goals and timetables. Although the contract may involve only one unit within the institution, the affirmative action plan must cover all employees throughout the institution.

Enforcement of the Executive Order and related policy guidelines is the responsibility of the Office of Federal Contract Compliance Programs (OFCCP) of the U.S. Department of Labor. Complaint procedures are provided for the filing of charges of possible discrimination and noncompliance. Complaints may be filed with:

- Office of Federal Contract Compliance programs
  U.S. Department of Labor
  Washington, D.C. 20210

or

- a regional office of the U.S. Department of Labor

Used with permission from the Council of Chief State School Officers Resource Center on Sex Equity as part of the Workshop Package for Elementary-Secondary Educators, Implementing Title IX and Attaining Sex Equity by Shirley McCune and Martha Matthews. Department of Health, Education and Welfare, Office of Education.

DIVERSIFIED OCCUPATIONS II

IMPLICATIONS OF FEDERAL NONDISCRIMINATION LAWS FOR EDUCATORS

Today you will see a number of education situations which might occur in a local education agency or in a state department of education. Please watch the situation and then decide if it is likely to be a violation of federal nondiscrimination laws. Please indicate which of the following federal laws you feel may be violated by marking the case number beside the law(s) involved.

CASE NUMBER

Title VI of the Civil Rights Act of 1964	-- Prohibits discrimination against students on the basis of race or national origin in educational programs receiving federal funds
Title VII of the Civil Rights Act of 1964	-- Prohibits discrimination against employees on the basis of race, national origin, or sex by any employer of 15 or more employees
Title IX of the Education Amendments of 1972	-- Prohibits discrimination against students and employees on the basis of sex in educational programs receiving federal funds
Equal Pay Act of 1963	-- Prohibits discrimination against employees on the basis of sex
Executive Order 11246 as Amended by 11375	-- Prohibits discrimination against employees on the basis of race, color, religion, national origin, or sex by employers with over $10,000 in federal contracts
Section 504 of the Rehabilitation Act of 1973	-- Prohibits discrimination against handicapped students and employees by educational programs receiving federal funds

If you do not feel that the example represents any form of discrimination, mark it NA or determine its status using the following definitions.

Sexist/Racist behaviors

D - discriminatory behavior - violates Title IX, Title VII, Title VI or other Federal nondiscrimination legislation

B - biased behavior - reflects bias or stereotyping but it is not a violation of Federal nondiscrimination laws

Nonsexist/Nonracist behaviors

F - fair behavior - treats both sexes in equal or similar ways

A - affirmative behavior - attempts to compensate for the effects of past discrimination

Teacher Materials #6 – Lesson 10

INSTRUCTIONS ON STUDENT SURVEY #1

For many reasons students are often reluctant to find or report anything that might be seen as negative about their school or school environment.

The following suggestions have helped eliminate some of this reluctance.

1. Invite the principal or counselor or other appropriate person into the classroom to explain to students the contributions that they are making to the school and future student by doing the surveys.

2. Remind students that the overall purpose of the unit is to teach about rights and responsibilities and that the only way to insure rights is to use them.

3. Explain to students that they will not only be looking for areas that are not in compliance with the law, but also areas that have been changed to comply with the law. The recognition of this change will help students to see the historic perspective in change and to realize the reasons for it occurring.

4. Have each student practice by giving a possible observation and what the recommendation for change would be or what the commendation for compliance would be.

   Example:

   a. Observation: An auto mechanics class is half boys and half girls and the teacher calls on both sexes equally.
      Commendation: To the teacher of the auto mechanics class for encouraging both males and females to succeed in class.

   b. Observation: In the U.S. History class there are no pictures of women in history on the bulletin boards and 25 of men.
      Recommendation: Pictures or posters of women who made contributions to the history of the U.S. be put up in classrooms.

5. Make sure that students select a class that has a textbook so that they can complete the survey.

6. Give points or grades for surveys completed.

7. Check on surveys daily to see if students are having problems.

DIVERSIFIED OCCUPATIONS II

DO STUDENTS HAVE RIGHTS?

DO STUDENTS HAVE RIGHTS?

> One of the great concerns of our time is that our young people, disillusioned by our political process, are disengaging from political participation. It is most important that our young people become convinced that our Constitution is a living reality, not a parchment preserved under glass!
>
> —Stanley v. Northeast Independent School District,
> 462 F. 2nd 960 (5th Circuit 1972)

The purpose of this booklet is to inform you about your rights under Title IX, the law that prohibits your school from discriminating on the basis of sex. But it is also important for you to be aware of some of the other fundamental rights that you have as a student, as well as the responsibilities that go along with these rights. This first section will inform you of your basic freedoms as a student, freedoms guaranteed you by our legal system.

Where Do Your Rights Come From?

When you became a student, you did not give up your citizenship. Students, as well as other citizens, are protected by the first 10 amendments to the Constitution, collectively termed the "Bill of Rights." Under the Bill of Rights and the Constitution, your basic rights, such as freedom of speech and freedom of religion, are assured. Laws passed in your State and by the U.S. Congress are a source of still other rights. And the Supreme Court, in interpreting these laws and the Constitution, may define, extend, or limit your rights. In recent years, the Supreme Court has interpreted the law in such a way that the civil rights of students are firmly established. But unless you are aware of your basic rights, you may not be able to exercise them.

What's Your RQ (Rights Quotient)?[1]

The following brief quiz will help you determine how much you know about your rights. Read each description. Then check the answer you believe to be correct.

1. A student decides to protest the recent school board elections by wearing a button that says "Poor Choice!" She gives daily speeches in the schoolyard after school hours. No classes or activities are disturbed, but hundreds of students join the after-school rallies.

This student is within her rights. ☐
This student is not within her rights. ☐

WHAT'S YOUR RIGHTS QUOTIENT?

2. A student who is often in trouble is called to the principal's office. The principal says, "You are a troublemaker. I don't want to see you in school for a week."

The student's rights have been violated. ☐
The student's rights have not been violated. ☐

3. A student objects to the nondenominational prayer recited each day in school. The teacher tells the student that he may stand or sit silently, ignore the prayer, or leave the room. The student refuses and demands that the nondenominational prayer no longer be recited.

The student is within his rights. ☐
The student is not within his rights. ☐

4. A new school policy states that boys may wear their hair long. Neat hair, at shoulder length—but no longer—is now acceptable. Girls may wear their hair as long as they like, as long as it, too, is neat.

This policy violates student rights. ☐
This policy does not violate student rights. ☐

5. Two neighboring schools, Baker High and Cony High, are being desegregated. Baker High is attended by students who are predominantly black. Cony High is attended by students who are predominantly white. Loretta Johnson is a white Cony High student who refuses to be bused to Baker. She wants to remain in her neighborhood school, where she knows many of the students and the teachers.

This student is within her rights. ☐
This student is not within her rights. ☐

Rights Quotient Answer Sheet

Question 1: The student is acting within her rights.

December 1965: Des Moines, Iowa—Thirteen-year-old Mary Beth Tinker, her 15-year-old brother John, and 16-year-old Christopher Eckhardt decided to demonstrate their opposition to the war in Vietnam. They wore black armbands to school. The students were met in school by the principal, who informed them that they had broken a school rule. He asked them to remove the armbands. They refused. The principal then suspended the students, sent them home, and told them not to return until the armbands were removed.

The parents of the students sued the Des Moines school system. The case reached the U.S. Supreme Court, where a landmark decision for student rights was established. The court ruled that students have the right to freedom of speech as long as they do not disrupt the operation of the school and deny other students the opportunity to learn. The judges decided that, in this case, wearing black armbands did not disrupt school operation.

Your right: You have the right to express your views, orally or symbolically, however unpopular those views might be.

Your responsibility: You may not disrupt the school's operation nor may you take away the rights of another person through slanderous speech.

Question 2: The student's rights have been violated.

1972: Columbus, Ohio—A lunchroom disturbance worried a school official who suspended Dwight Lopez and several other students whom he thought were involved. The students were suspended for ten days. The case was taken to court. The court ruled that when schools suspend a student for ten days or less, they must inform the students of what rule was broken and why school officials believe that the student broke the rule. They must also give the student a chance to tell his or her side of the story.

Your right: School officials cannot suspend you from school without informing you of what school regulation you broke and why they believe you broke it. You must also be given a chance to tell your version of the incident.

Your responsibility: You must follow school regulations.

Question 3: The student is within her rights.

1962: New York–A group of parents went to court to prevent the schools from using an official prayer. Even though students who objected to the prayer were allowed to leave the room, the prayer was found unconstitutional. The court ruled that schools must be neutral toward religious activities, and they must not encourage or discourage student prayer. Schools should not allot time for any kind of religious observance, or even for a moment of silence.

Your right: You may observe any religion you wish, or you may choose to observe no religion. The school has no right to organize religious activities for you.

Your responsibility: You may not interfere with the religious beliefs of others.

Question 4: This policy violates student rights.

This policy is illegal because boys are required to wear their hair no longer than shoulder length, while girls may wear it as long as they like. Under Title IX, it is illegal to maintain different dress codes for girls and boys. Boys and girls must be treated equally by schools. Your rights and responsibilities under Title IX are discussed in section III of this booklet.

Question 5: The student is not within her rights.

According to the Brown decision of 1954, the Civil Rights Act of 1964, and a variety of related Supreme Court decisions, segregated public schools are unequal and unlawful. This student does not have the right to demand that the school system educate her in an all white school.

Title VI of the 1964 Civil Rights Act prohibits discrimination or segregation on the basis of race. All students, regardless of race or ethnic background, are entitled to an equal educational opportunity.

Your right: You have the right to be educated in a nonsegregated school.

Your responsibility: You cannot interfere with the rights of others to education in a nonsegregated school supported by public funds.

Now check your score on the quiz, and determine your RQ (rights quotient).

Five correct–Winner of the Student Rights Gold Medal.
Four correct–Second place. Not bad (but it could be better). Silver Medal.
Three correct–No awards for only three correct. You are aware of only some of your freedoms.
Two correct–Consider this a warning. You don't know how free you are.
One correct–Lucky guess.
None correct–Not even a lucky guess. Funny thing about your rights. If you don't use them, you can lose them.

DIVERSIFIED OCCUPATIONS II

Your Fundamental Responsibility

IT'S YOUR JOB TO REPORT VIOLATIONS.

As you read this booklet, you will learn about the rights you have as a result of Title IX. You will also learn that you have a very basic responsibility to make these rights a living reality in your school.

You may find that your own school sometimes discriminates on the basis of sex. It is your responsibility to inform your school of any violations of your rights. In this way you can work to translate your legal rights into actual practice in the classrooms and offices of your school.

Sometimes this will be very simple. There are many principals, teachers, and parents who believe strongly in the idea of equal opportunity for all students, regardless of race, ethnic group, or sex; they will help you. At other times, you will face an uphill battle. In either case, you will want to discuss any problems with the Title IX coordinator for your school district. By Federal regulation, all school districts must have a Title IX coordinator. This is the man or woman in charge of making certain that your rights under Title IX are really working in your school system. Moreover, your school system also has a grievance procedure. This means, if you have a complaint about sex discrimination in your school, you are entitled to present it and to receive a response. In other words, there are people in your school system right now who are responsible for helping you understand and exercise your rights under Title IX.

It is also your responsibility to let your school know when it is doing a good job in providing fair treatment for all students. Your praise will encourage those people in your school who are concerned about insuring your rights to equal educational opportunity.

Your freedom is in your hands. Your responsibility is to make certain that your freedoms are recognized by your school. If they are not recognized, then you should follow your school procedure and policy in complaining about this violation. If your school system refuses to recognize your rights or if you feel you will not get a fair hearing you should consider filing a complaint with the Federal Government or bringing court action in order to gain your rights.

It is up to each of you to make individual freedom a reality.

TITLE IX QUIZ

True or False

____ 1. Title IX eliminates discrimination based on sex.

____ 2. Title IX gives special privileges to girls.

____ 3. Under Title IX a school must provide equal athletic opportunity for both sexes.

____ 4. Title IX does not require or abridge the use of particular textbooks or curriculum materials.

____ 5. Title IX insures that students always have a grievance procedure to register complaints.

____ 6. Title IX forbids different rules of discipline for males and females.

____ 7. Under Title IX counselors may not discourage students from enrolling in non-traditional classes.

____ 8. Title IX states that a school cannot have any discriminatory practices regarding married or pregnant students.

____ 9. Under Title IX separate teams for each sex are permissible in contact sports or where selection for teams is based on competitive skill.

____ 10. Title IX states that whenever a school finds that a class has a disproportionate number of students of one sex, it must take whatever action is necessary to assure that sex bias in counseling or testing is not responsible.

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Peer

Summary of the Regulation* for Title IX Education Amendments of 1972

Title IX of the Education Amendments of 1972 says:

> ***"No person . . . shall, on the basis of sex, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any education program or activity receiving federal financial assistance. . . ."***

With certain exceptions, the law bars sex discrimination in any academic, extracurricular, research, occupational training or other educational program (preschool to postgraduate) operated by an organization or agency which receives or benefits from federal aid. Exempted from the provisions of Title IX are:

- schools whose primary purpose is training for the U.S. military services or the merchant marine;
- practices in schools controlled by religious organizations whenever compliance with Title IX would be contrary to their religious beliefs;
- the membership policies of the Girl and Boy Scouts, the YMCA and the YWCA, Campfire Girls and other single-sex, tax-exempt "youth service" organizations whose members are chiefly under age 19;
- university-based social fraternities and sororities;
- activities relating to the American Legion's Boys State, Boys Nation, Girls State and Girls Nation conferences;
- father-son or mother-daughter activities, so long as opportunities for "reasonably comparable" activities are offered to students of both sexes;
- scholarships or other aid offered by colleges and universities to participants in single-sex pageants which reward the combination of personal appearance, poise and talent.

Basically, the regulation for Title IX falls into six categories: general matters related to discrimination on the basis of sex, coverage, admissions, treatment of students once they are admitted, employment and procedures.

The following summary was adapted by PEER from a summary prepared by the **Resource Center on Sex Roles in Education** of the National Foundation for the Improvement of Education.

Subpart A
General Provisions — § 86.3 - 86.9

Each recipient of federal education aid must evaluate its current policies and practices to determine whether they comply with Title IX. Each recipient must then take whatever steps are necessary to end discrimination. Institutions must have completed the evaluations and steps to overcome the effects of bias by July 21, 1976. A description of these steps must be kept on file for three years after completion.

The regulation also requires that recipients adopt and publish grievance procedures to resolve complaints alleging discrimination prohibited by Title IX. Victims of discrimination are not required to use these procedures—they may file a complaint directly with the U.S. Department of Education (ED).

Recipients (for example, a school district, state education agency, or university) must appoint at least one employee to coordinate its efforts to comply with Title IX.

The regulation requires recipients to notify students, parents, employees, applicants, unions and professional organizations that they do not discriminate on the basis of sex. Students and employees must be told how to contact the employee coordinating Title IX compliance efforts.

By Oct. 21, 1975, recipients were required to issue this notice in the local press, student and alumni newspapers, and by a letter sent directly to students and employees. After that, all announcements, bulletins, catalogs and applications must contain a notice.

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* 45 CFR Part 86. The text appears in the *Federal Register*, June 4, 1975, page 24128. Copies are available from the Office for Civil Rights, Public Affairs, U. S. Department of Education, 330 C St., SW, Rm. 5114, Washington, D.C. 20201.

PEER, the Project on Equal Education Rights, is a project of the NOW Legal Defense and Education Fund. PEER has received support from a number of foundations, including the Carnegie Corporation, the Ford Foundation, the Charles Stewart Mott Foundation and the Rockefeller Family Fund. The project monitors enforcement progress under federal law forbidding sex discrimination in education. 1112 13th Street, NW, Washington, D.C. 20005. (202) 332-7337. Director: Holly Knox. Associate Director: Lynda Weston. Staff: Theresa Cusick, Mary Pat Dooley, Robin Gordon, Ann Graham-Hamlin, Christina Lundberg, Vivian Staples, Debra Thompson.

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Subpart B
Coverage — § 86.11 - 86.17

This section explains what's covered by Title IX and contains a number of exemptions. See page one.

Subpart C
Admissions — § 86.21 - 86.23

The regulation bars sex discrimination in admissions to certain kinds of institutions: those of vocational, professional, graduate, and public coeducational undergraduate institutions. Admissions to private undergraduate institutions are exempt, including admissions to private, undergraduate professional and vocational schools. ED will look at the admissions practices of each "administratively separate unit" separately.

Specifically, the regulation bars limitations (i.e., quotas) on the number or proportion of persons of either sex who may be admitted, preference for one sex, ranking applicants separately by sex, and any other form of differential treatment by sex.

The recipient may not use a test or other criterion for admission which adversely affects any person on the basis of sex unless the test or criterion is shown to predict successful completion of the educational program, and unbiased alternatives are not available. Also prohibited are rules concerning parental, family, or marital status of students which make distinctions based on sex; discrimination because of pregnancy or related conditions; and asking an applicant's marital status. Recipients can ask an applicant's sex if the information is not used to discriminate.

The recipient must make comparable efforts to recruit members of each sex, except when special efforts to recruit members of one sex are needed to remedy the effects of past discrimination.

Subpart D
Treatment of Students — § 86.31 - 86.42

General Coverage — § 86.31

Although some schools are exempt from coverage with regard to admissions, all schools must treat their admitted students without discrimination on the basis of sex. Briefly, the treatment of students section covers courses and extracurricular activities (including student organizations and competitive athletics), benefits, financial aid, facilities, housing, rules and regulations (including rules of appearance), and research. A student may not be limited in the enjoyment of any right, privilege, advantage or opportunity based on sex.

The regulation forbids a recipient to aid or perpetuate sex discrimination by providing "significant assistance" to any agency, organization or person which discriminates on the basis of sex in providing any aid, benefit or service to students or employees (with some exceptions, including the membership policies of social fraternities and sororities, Boy and Girl Scouts, YMCA and YWCA). (Significant assistance may include the provision of a facility or faculty sponsor.)

Housing and Facilities — § 86.32 and 86.33

Institutions may provide housing separately for men and women. However, housing for students of both sexes must be as a whole:

- proportionate in quantity to the number of students of that sex that apply for housing, and
- comparable in quality and cost to the student.

Institutions may not have different housing policies for students of each sex (for example, if a college allows men to live off campus, it must allow women too).

Toilets, locker rooms and shower facilities may be separated on the basis of sex, but these facilities must be comparable for students of both sexes.

Courses and other Educational Activities — § 86.34 and 86.35

Courses or other educational activities may not be provided separately on the basis of sex. An institution may not require or refuse participation in any course by any of its students on that basis. This includes physical education, industrial, business, vocational, technical, home economics, music, and adult education courses.

However, sex education is an exception: portions of elementary and secondary school classes dealing with human sexuality may be separated by sex.

In physical education classes, students may be separated by sex *within* coeducational classes when playing contact sports. Contact sports include wrestling, rugby, ice hockey, football, basketball, and any other sport "the purpose or major activity of which involves bodily contact."

Choruses may be based on vocal range or quality and may result in single-sex or predominantly single-sex choruses.

Local school districts may not, on the basis of sex, exclude any person from:

- any institution of vocational education;
- any other school or educational unit, unless the school district offers that person courses, services and facilities which are comparable to those offered in such schools, following the same policies and admission criteria.

Counseling — § 86.36

A recipient may not discriminate on the basis of sex in counseling or guiding students.

Whenever a school finds that a class has a disproportionate number of students of one sex, it must take whatever action is necessary to assure that sex bias in counseling or testing is not responsible.

A recipient may not use tests or other appraisal and counseling materials which use different materials for each sex or which permit or require different treatment for students of each sex. Exceptions can be made if different materials used for each sex cover the same occupations and they are essential to eliminate sex bias.

Schools must set up their own procedures to make certain that counseling and appraisal materials are not sex-biased. If a test does result in a substantially disproportionate number of students of one sex in a course of study or classification, the school must take action to ansure that bias in the test or its application is not causing the disproportion.

Student Financial Aid — § 86.37 and 86.31(c)

The regulation covers all forms of financial aid to students. Generally, a recipient may not, on the basis of sex:

- provide different amounts or types of assistance, limit eligibility, apply different criteria, or otherwise discriminate;
- assist through solicitation, listing, approval, provision of facilities, or other services any agency, organization or person which offers sex-biased student aid;
- employ students in a way that discriminates against one sex, or provides services to any other organization which does so.

There are exceptions for athletic scholarships and single-sex scholarships established by will or trust.

Athletic scholarships. An institution which awards athletic scholarships must provide "reasonable opportunities" for both sexes, in proportion to the number of students of each sex participating in interscholastic or intercollegiate athletics. Separate athletic scholarships for each sex may be offered in connection with separate male/female teams to the extent consistent with both the section on scholarships and the section on athletics (86.41).

Scholarships for study abroad. The regulation exempts discriminatory student assistance for study abroad (such as Rhodes Scholarships), provided that a recipient which administers or helps to administer the scholarship awards makes available similar opportunities for the other sex. (86.31(c)).

Single sex scholarships. An institution may administer or assist in the administration of scholarships and other forms of student financial aid whenever a will, trust, or bequest specifies that the aid can go only to one sex, as long as the overall effect of making sex-restricted awards is not discriminatory.

To ensure this, institutions must:

- select financial aid recipients on the basis of nondiscriminatory criteria, not the availability of sex-restricted scholarships;
- allocate sex-restricted awards to students already selected in such a fashion; and
- ensure that no student is denied an award because of the lack of a sex-restricted scholarship.

Student Health and Insurance Benefits — § 86.39

Student medical, hospital, accident or life insurance benefits, services, or plans may not discriminate on the basis of sex. This would not bar benefits or services which may be used by a different proportion of students of one sex than of the other, including family planning services.

Any school which provides full coverage health services must provide gynecological care.

Marital or Parental Status — § 86.40

The regulation bars any rule concerning a student's actual or potential parental, family, or marital status which makes distinctions based on sex.

A school may not discriminate against any student in its educational program, including any class or extracurricular activity, because of the student's pregnancy, childbirth, false pregnancy, miscarriage, or termination of pregnancy, unless the student requests voluntarily to participate in a different program or activity.

If a school does offer a voluntary, separate education program for pregnant students, the instructional program must be comparable to the regular instructional program.

A school may ask a pregnant student to have her physician certify her ability to stay in the regular education program only if it requires physician's certification for students with other physical or emotional conditions.

Recipients must treat disabilities related to pregnancy the same way as any other temporary disability in any medical or hospital benefit, service, plan or policy which they offer to students. Pregnancy must be treated as justification for a leave of absence for as long as the student's physician considers medically necessary. Following this leave, the student must be reinstated to her original status.

Athletics — § 86.41

General coverage. The regulation says that no person may be subjected to discrimination based on sex in any scholastic, intercollegiate, club or intramural athletics offered by a recipient of federal education aid.

Separate teams and contact sports. Separate teams for each sex are permissible in contact sports or where selection for teams is based on competitive skill. Contact sports include boxing, wrestling, rugby, ice hockey, football, basketball, and any other sport "the purpose or major activity of which involves bodily contact."

In *noncontact* sports, whenever a school has a team in a given sport for one sex only, and athletic opportunities for the other sex have been limited, members of both sexes must be allowed to try out for the team.

Equal opportunity. A school must provide equal athletic opportunity for both sexes. In determining whether athletic opportunities are equal, ED will consider whether the selection of sports and levels of competition effectively accommodate the interests and abilities of members of both sexes. The Department will also consider (among other factors): facilities, equipment, supplies, game and practice schedules, travel and per diem allowances, coaching (including assignment and compensation of coaches), academic tutoring, housing, dining facilities, and publicity.

Equal expenditures are not required, but ED "may consider the failure to provide necessary funds for teams for one sex in assessing equality of opportunity for members of each sex."

Textbooks — § 86.42

The regulation does not require or abridge the use of particular textbooks or curriculum materials.

Subpart E
Employment — § 86.51 - 86.61

PLEASE NOTE: The U.S. Supreme Court has left standing three circuit court opinions that Title IX protects only students — not employees — from sex discrimination. Judges in those cases ruled that the U.S. Department of Health, Education and Welfare (HEW), which enforced Title IX before the creation of the Department of Education, went beyond its congressional mandate in acting to directly bar employment discrimination under Title IX.

As a result, the federal government is no longer enforcing employment complaints based on Subpart E — rendering this part of the regulation operationally invalid.

ED will only investigate employment complaints if they can be based on Subpart D, the section which bars discrimination against students.

Subpart D requires that students be educated in an environment free of sex discrimination. If a complaint involving a position demanding direct contact with students alleges that discrimination against the complainant has a discriminatory impact on students, ED will handle the case under Subpart D.[1] *Teachers and their aides, specialists, counselors and administrators may be eligible to use this approach. But clerical, janitorial and technical workers, who have minimal contact with students, are no longer protected by Title IX.*[2]

Employees in education programs where the primary purpose of federal funds is to provide employment (for example, CETA programs) do not have to allege discriminatory impact on students. ED will automatically handle those complaints under Subpart D.

Since ED is not enforcing complaints under Subpart E, we have decided to omit that section from our summary of the Title IX regulation.

Subpart F
Enforcement Process — § 86.71*

In enforcing Title IX, the U.S. Department of Education will follow the procedures of Title VI of the Civil Rights Act of 1964. Under these procedures, ED must investigate promptly complaints submitted by individuals or groups. Letters charging that discrimination has occurred may be sent to the Assistant Secretary for Civil Rights, U.S. Department of Education, 330 C Street, SW, Rm. 5000, Washington, D.C. 20201 or to the Director of the Regional Office for Civil Rights responsible for enforcement in that state. ED also conducts compliance reviews — broad-based investigations of school districts or universities initiated by ED.

The Title IX procedures require educational institutions to keep records demonstrating whether they are complying with the law's requirements. Records must be available to ED upon request.

Discrimination complaints must be filed with ED within 180 days of the date of discrimination. If after this investigation, ED finds that discrimination exists, it must try to achieve voluntary compliance by the institution. Failing this, ED may then begin administrative hearings which could lead to termination of federal financial assistance.

ED can also refer the matter to the Department of Justice for possible federal prosecution or to state or local authorities for action under state or local laws. Under the provisions for administrative hearings, recipient institutions (but not the complainant) are granted the right to counsel and the right to appeal.

Reprints of this Title IX Summary are available from PEER. Single copies $.75, multiple copies $.50 each. Please add $.50 for postage and handling. Mail check or money order to PEER, 1112 13th Street, NW, Washington, D.C. 20005.

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[1] Policy letter from Roma Stewart, Director, Office for Civil Rights, HEW, to the Regional Offices, January 24, 1980.

[2] Policy letter from Cynthia Brown, Principal Deputy, Office for Civil Rights, HEW, to the Regional Offices, July 8, 1979.

*The full text of these procedures appears at 45 CFR §§ 80.6 - 80.11 and 45 CFR Part 81. See also PL 94-482, § 407.

STUDENTS AND THE LAW DISCUSSION QUESTIONS

1. List 5 rights you have as a citizen? Who made these laws? How are they enforced?

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

2. List 5 rights you have as a student. Who made these laws? How are they enforced?

   a. ____________________

   b. ____________________

   c. ____________________

   d. ____________________

   e. ____________________

3. Can you think of any laws in society or rules at school that discriminate against people because of sex, race, national origin, religion or disability? List them.

4. How do laws help or hinder you in society or in school?

5. Are you guaranteed the right to a good education under the law? If so, which law? Explain your answer.

6. What is an advocate? Do students have a right to be advocates under Title XI?

DIVERSIFIED OCCUPATIONS II

SCHOOLING AS A SEXIST ACTIVITY

Turnoffs

Celestine Jackson is an avid tennis player who wants to join the school team. However, Anderson High's tennis team includes male players only, and Celestine is not allowed to try out. Since there is no girls' team, Celestine will not get the chance to play tennis.

As long as Tommy Jacobs can remember, he has wanted to teach. He has volunteered at several day care centers and finds that he gets tremendous enjoyment out of working with young kids. However, when he tells his guidance counselor that he wants to be a nursery school teacher, he is encouraged to think about school administration instead.

Angie Di Stefano decides to do her term paper on famous women in U.S. history. She searches through her textbook and through supplementary material at the library. Despite her research, she can find very little information about women in history. Discouraged, she decides to change her term paper topic because it seems that women haven't done much of importance to write about.

Sam Fields wants to take home economics. He has always been a practical person and figures it's only good common sense that he should know about cooking, sewing, and child care. Kennedy High just dropped its restriction that only girls can take home economics, so he enrolls for the course. However, the teacher and guidance counselor are openly skeptical about a boy in home economics. Even worse, his friends think the whole idea is a big joke. Finally, Sam decides it's just not worth the hassle, and he drops the course.

It's the first day of the new school year, and Mr. Jenkins, Farrington High's calculus instructor, is worried about his advanced math class. He confides to a colleague, "What a tough year this is going to be. At least half the class is female. It makes the scenery better—but the teaching is sure going to be rough. Women just can't do math. They simply haven't got the mind for it."

Each of these brief scenes illustrates some of the ways that sexism operates in education. And each scene is also about a mind turning off. For that's what sexism does. It closes options and turns off potential. Before taking a closer look at how sexism works in schools, it may be helpful to define a few key terms.

DIVERSIFIED OCCUPATIONS II

A Glossary of Terms You Should Know

Most of you know the meaning of the word "racism," and recognize that being prejudiced against people on the basis of their race is unfair and wrong. "Sexism" is a newer word, and it represents a form of discrimination less familiar to most people. Here is a glossary of the key words associated with sexism.[2]

Sexism is the degree to which an individual's beliefs or behaviors are prejudiced on the basis of sex. When an institution, such as a school, is sexist, it reflects prejudice on the basis of sex in its policies, in its practices, and in the very way it is structured.

A *sex role stereotype* is the assumption that the male half of our population has in common one set of abilities, interests, values, and roles; and the female half of our population has in common another set of abilities, interests, values, and roles. Sex role stereotyping reflects oversimplified attitudes about males and females. It completely ignores individual differences. For example, the belief that all or most boys are good in math and science is a sex role stereotype. The belief that all or most girls are quiet and passive is another sex role stereotype.

Sex discrimination is the denial of opportunity, privilege, role, or reward on the basis of sex. When a school practices sex discrimination it excludes persons or treats them differently on the basis of sex. Discrimination may affect either males or females. A school policy that allows only girls to take home economics is one example of sex discrimination; one that gives boys first choice of athletic activities is another.

Sexism and Students: Your Loss

There are several ways that sexism operates in our schools. Sometimes they are obvious and blatant. Other times, they are more subtle. Either way, they affect you, your image of yourself, your concept of doing and being.

Here is a description of how sexism may be a turnoff for female students.

Female Students: Fear of Trying

Many studies show that if you're a girl, your potential may actually *decrease* as you go through school. At the end of the schooling process, you may end up afraid of trying to do your best, fearful of the success that may be yours if you exercise all your options and develop all your skills and talents.

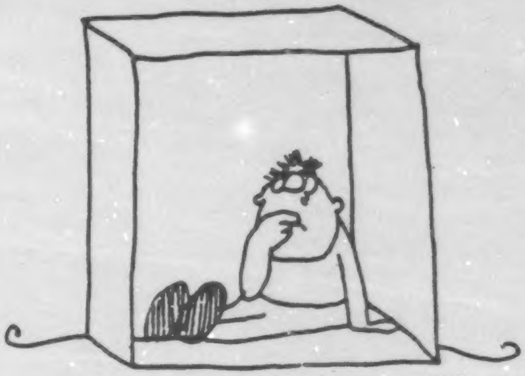
As you go through school, your career goals tend to become limited to a few stereotyped occupations. These jobs typically give low payoff in money and prestige. You start off school actually ahead of boys in many academic areas. But by junior high school, your performance on standardized tests is likely to decline—and this decline will probably continue throughout your adult life. Your sense of self-esteem may be shot down, and you begin to doubt your competence and abilities. Studies show that, as both boys and girls go through school, their opinions of boys get higher and their opinions of girls get lower. Each sex learns that boys are worth more.

FEAR OF TRYING

There is a famous study that points up the amazing reality that by the time they reach college many girls seem to fear academic or career success.[3] In this experiment, college men were asked to write stories about a boy, John, who had gotten the best grades in his medical school class. College women were asked to write about a girl, Ann, who had gotten the best grades in her medical school class. The men's stories were overwhelmingly positive. They predicted a happy, successful life for

John. The college women did not predict such a happy fate for top medical student Ann. Some said that she would be a successful doctor, but she would end up bitter, lonely, and unmarried. Other college women said that she would purposely drop her grades back so that she wouldn't do better than her boyfriend. Still others actually changed the topic of the story. These college women wrote about Ann who was tops in her *nursing* class. The college women who wrote such negative stories about the achieving female medical student showed a "motive to avoid success." They were victims of the fear of trying.

One of the jobs of school is to help make you a competent, confident individual. But if you are a girl you may graduate from school with your potential diminished and your goals lowered. When you enter the working world (and over 90 percent of women now in high school will work outside the home at some point in their lives), you gravitate or get pushed into the less desirable jobs that don't pay much money. In fact, studies show that today a woman with a college degree typically makes less money than a man with an eighth grade education.



FEAR OF CRYING

Male Students: Fear of Crying

If you are male, you are likely to start out with several strikes against you on the road to school success. At the first grade level, you are 11 times as likely as are girls to have problems with social and emotional immaturity. You are four times as likely to be a behavior problem, and over twice as likely to be failing in school. Some studies show that it is 10 times as likely that you will read poorly—or not at all.[4] That's a grim handicap to overcome in the game of school success.

Nevertheless, many boys seem to score an amazing upset as they go through school. By high school level, you often outperform girls on all kinds of aptitude and ability tests. You are far more likely than girls to be class president and hold other positions of school leadership. You are more likely to make it to college. And when you get through school, you're much more likely to get a job with higher payoff in money and prestige. You just have to turn on the news to see who's running the world. It's men.

That's an amazing success story—but there's a high price to pay for all this achievement. You may find that there's a strict code of behavior to which you must conform. There's a whole range of options that you never dare to explore. Girls have some opportunity to try out what has been stereotyped as "masculine" behavior, and there may have been a "tomboy" or two in your neighborhood. But did you ever hear of a "Janegirl"? Never! Shocking! There's nothing worse than being associated with girls' activities. There's nothing worse than being a "sissy."

So you learn that there are many games and activities in which you cannot participate. They are only for girls. If you're interested in poetry or ballet, you learn not to let too many people know about it. If helping people is important to you, and you'd like to become a nurse, a teacher, or a social worker, you learn that these are "oddball aspirations." You get directed into more "masculine" jobs, where you help people less—but make more money.

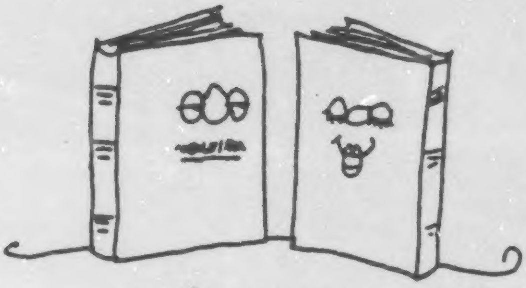
On your way to success, you pick up another lesson: you learn that you should always cope, no matter what problems or difficulties come your way. "Don't cry." "Keep a stiff upper lip." "Don't lose your cool." These are the sayings that shape your behavior. And you learn to keep your emotions in tight control. But, never showing emotion can be a hard burden. When you keep from crying at all costs, an important part of you—the ability to feel and to express that feeling—gets lost.

IF YOU'RE INTERESTED IN POETRY, YOU LEARN NOT TO LET TOO MANY PEOPLE KNOW ABOUT IT.

You also learn that the responsibility of a family will one day rest on your shoulders. So you'd better strive, excel, be a big wheel. You learn to compete for jobs, for money, for status. You learn that you must be the best, and failure is not allowed. If you don't get completely frustrated by trying to meet these impossible standards, success may indeed be yours.

But there's a negative side to winning. Men are much more likely than are women to have heart attacks, or strokes. They have far less chance to live to see the fruits of all their struggle. On the average, men die 8 years earlier than do women. Loss of life and health is a high price to pay for being chairman of the board.

These brief statements are generalizations of what happens to males and females. They actually summarize a lot of the research about the impact of sexism on students. Consequently, they won't be completely accurate as they apply to you as an individual. Think about which parts of the summaries describe you, and which parts don't seem to fit you at all. Those descriptions that apply to you may be the result of your encounters with sexism. For sexism in television, in books, and in many other parts of society can help to form the way you act and think. And one of the critical sources of sexism may be your school.



SEXISM IN BOOKS.

Sexism in Your School: Where to Look

Here is a brief guide that points out where sexism is most likely to occur in your school.

Books

Books teach you about different content areas. Unfortunately, they also give lessons in sex role stereotyping as well. Take a good look at your instructional materials. Give them the "open book test." Are there many more stories about boys than about girls in your literature books? Are women missing from your history texts? Are males and females stereotyped in the ways they behave and in the jobs they hold?

The Way Teachers Teach

It is very likely that your teachers expect different behaviors from you depending on whether you are a male or female. Do your teachers seem to expect girls to be passive, quiet, well behaved, good in language arts and reading? Do they expect boys to be active, assertive, inventive, good in math and science? Do your teachers call on and talk more to boys in your classroom?

The Way Counselors Counsel

Whenever you participate in a counseling session, you may feel the direct impact of sex role stereotyping. Do your counselors guide you into considering sex-stereotyped occupations? Do they use guidance materials that show you men and women in sex-stereotyped jobs?

Sex Segregation

Sex segregation denies you a full range of experiences and opportunities. Does your school have classes such as home economics for girls only and industrial arts for boys only? Is there separation on the basis of sex within classes or for certain activities?

DIVERSIFIED OCCUPATIONS II

STUDENT SURVEY #1

CLASS, TEXTBOOK & LIBRARY SURVEY

Name____

Teacher____ Female___ Male___

Class Title____

1. How many students are enrolled in this class? _____
   How many are female?_____ How many are male?_____ Caucasian?_____
   Hispanic?_____ Black?_____ Asian?_____ Native American?_____

2. Briefly describe the content of this course.

   ____

   ____

3. Can you tell who the top 3 or 4 students in this class are? Yes___ No___
   If you can, how many are male?_____ Female?_____ Caucasian?_____
   Hispanic?_____ Black?_____ Asian?_____ Native American?_____
   On what basis did you decide that these are the top students?

   ____

   ____

4. Look at the pictures and bulletin boards in the classroom. Are there people pictured? Yes___ No___
   If yes, how many females are pictured?_____
   What races are represented?____
   What specifically are they doing, saying, representing?

   ____

   ____

   ____

   ____

   How many males are pictured?_____
   What races are represented?____
   What specifically are they doing, saying, representing?

   ____

   ____

   ____

   ____

5. Were audio-visual materials (films, tapes, etc.) used in this class during the past two weeks? Yes___ No___

If yes, how were males portrayed in these materials?

____

____

____

How were females portrayed in these materials?

____

____

____

What racial groups were represented?______________________________

____

Who ran the projector, tape recorder, etc?______________________________

____

6. Examine carefully the textbook used in this class. Are there pictures of persons in the book? Yes___ No___

If yes, how many pictures include women?_____ What races are represented?

____

What are the women doing?______________________________

____

____

How many pictures include men?_____ What races are represented?

____

What are the men doing?______________________________

____

____

7. Have you heard any sexist comments in this class? Yes___ No___

If yes, who made them? Females___ Males___ Teacher___

Describe one of the comments below. How did the class react? How did the teacher react?

____

____

____

____

____

8. Have you heard any racist comments in this class? Yes___ No___

If yes, who made them? Females___ Males___ Teacher___

Describe one of the comments below. How did the class react? How did the teacher react?

____

____

____

____

____

9. SUMMARY: Based on the information you have gathered and on your day to day experience, do you think that sex or race makes a difference in this class in any way? Explain your answer clearly and precisely.

____

____

____

____

____

YES NO

10. In your textbook does the author make generalizations about "man"? ___ ___

Does "man" mean "human" or "male"?__________ If it means "human", are the activities, characteristics, etc., described or pictured common to both sexes? ___ ___

If it means "males", is equal coverage given to "woman"? ___ ___

(The "generic" usage of "man" and "mankind" should be replaced by "human", "humankind", and "people" since "man" and "mankind" are ambiguous and, worse, it makes many girls and women feel excluded and dehumanized.)

11. Count the pictures of people in your textbook. Are females half the total? ___ ___

Do women, men, girls, and boys represent diverse racial, religious, ethnic, and class backgrounds? ___ ___

In pictures which illustrate both females and males, are females independently significant, or are they appendages to male characters?____

12. In your textbook are examples of women and men used equally to illustrate theories and ideas? ___ ___

In examples or illustrations are females shown in passive behavior and males in more active situations as heroes, authors, researchers, doers, and accomplishers? ___ ___

Do women have names, or are they known as "Mother" or as "_____'s wife"?____

YES NO

13. The library includes materials which discuss psychology, sociology, economics, political science, and history from feminist viewpoints. ___ ___

14. The library includes a significant number of biographies and autobiographies about and by women from a variety of racial and cultural groups. ___ ___

15. A brief examination of selected items in the library shows that they meet the standards for nonsexist and nonracist instructional materials. ___ ___

DIVERSIFIED OCCUPATIONS II

AWARENESS PROJECT

Steve and Trisha come in holding hands. They are planning to get married as soon as school is out. They will make a fine man and wife. Steve had been hesitant in deciding upon what he wanted to be in life. But the following paragraph from Olson's text they had studied in industrial arts class last quarter convinced him: "We don't believe nowadays that a person is born into a job, that his occupation is determined at or by his birth. We don't believe, either, that he must necessarily follow in his father's footsteps. We know that a person can succeed in several different occupations." Steve has decided not to be a teacher like his dad, but to be a carpenter.

Trisha also had inner conflict about what she wanted to do in life. Her ambition had always been to be a wife and mother. The following idea from their textbook helped Steve to convince Trisha to work so that he could get a firm hold on his career: "Today many women combine marriage with work outside the home. The need for extra income sends women into the labor force. Nevertheless, it remains true, and probably always will, that the aim of most girls is to successfully assume their roles as wives and mothers." So, Trisha agreed to work until she got pregnant, and then she would become a full-time mother.

Steve and Trisha separate as Trisha finds her assigned seat at the back of the room. Steve comes to the front table to sit with the other boys. Jane smiles to herself. She is so glad that she put all the boys at the front of the room because boys are much louder and less likely to pay attention than girls. She has had to watch them more closely.

The tardy bell rings. After checking the role, Jane makes a few announcements. She tells the girls that the neighborhood nursery school needs a childcare worker after school. Also, she mentioned to the boys that the grocery store where she buys groceries for the school needs a bag boy.

Next, she asks for names of businessmen and/or their wives who might serve on the homemaking advisory committee. The class mentions Mr. Sam Smith, a local groceryman; Ms. Nancy Lord, a lady lawyer; and Mrs. Charles Williams, an attractive mother of one of the students.

This week the students will sign up for classes for next quarter. Jane encourages all of the students to continue with homemaking. She explains to the boys that they will not have to make a garment in the clothing unit unless they want to do so. They can study about retailing because some of them may want to own a clothing store one day.

With the announcements over, Jane begins the lesson. She shows a transparency picturing a fish on a spear cooking in a fire and a fish in a frying pan as an introduction to the foods and nutrition unit. The caption reads, "Out of the fire and into the frying pan", and Jane explains that early man cooked his food on the open fire. Through the improvements in knowledge and technology, many advancements have been made. Today a variety of methods are available from which to choose. This has led to development of the food service industry. Sanitation is an important aspect of this industry. Jane has selected this topic as the first unit of study. She shows her class a filmstrip to teach them correct procedure for stacking and washing dishes. Then, for practice on sanitation, the students go to their kitchen units to wash dishes.

DIVERSIFIED OCCUPATIONS II

Jane notices her newly arrived edition of *Forecase Magazine* and takes a few minutes to flip through it. Her attention is attracted by an advertisement which describes an updated resource entitled *What Everyone Should Know About Men's Fashions*. "This knowledge and awareness are valuable for both the girls and the boys in your classroom. Most of the girls will soon be married and faced with the responsibility of advising, as well as buying and caring for their husband's clothing. Here's solid professional advice on choosing and caring for a man's fashion wardrobe." This will be perfect for the clothing unit Jane will be teaching next quarter.

As she is clipping the ad, several loud pops draw her attention to the back kitchen. She looks up to see Meg and Mike engaged in a swatting contest with their dishtowels. Jane hurries to the rescue telling Mike to stop. She is afraid he might hurt Meg. She goes on to tell Mike that if he can't behave, he'll have to leave the class because he distracts others who are interested in being good students.

Just before the bell rings, Jane makes one final announcement. She reminds the students of the FHA fund-raising project set for Friday. She asks the girls for volunteers to bake cookies and reminds the boys that she will need three volunteers to set up the booths. Students have really been active in FHA this year. A couple of boys are even running for office for next year.

As the dismissal bell rings, Jane gives a contented sigh. She is so glad she chose teaching homemaking as her profession. It is such a challenge to mold young students into worthwhile family members. She does decide, however, that she's been working too hard when she notices the potted palm moving out the door and down the hall.

DIVERSIFIED OCCUPATIONS II

UNIT 8

Bias/Stereotyping - C

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Bias/Stereotyping-A

2. LESSON NAME

3. LESSON TIME 5 days

4. TEACHER SET-UP Copies: packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) ***See attached pages***

B)

C)

7. EVALUATION

8. SPECIAL NOTES Unit is taken from "Title IX Student Self-Study Unit" by Mary Ruthsdotter and Molly MacGregor.

Use following pages in placement of the Content Outline/ Procedures page

DIVERSIFIED OCCUPATIONS II

Lesson 11

Objectives: Students will discuss any questions they have regarding Student Survey #1.
Students will discuss the images of males and females in their school textbooks.

Materials: *Teacher Materials #7:* Sex Bias in Textbooks
Student Worksheet #19: Homework Assignment #2

Lesson 12

Objectives: Students will discuss completed surveys.
Students will summarize data in small groups.
Students will make commendations and recommendations.

Lesson 13

Objectives: Students will develop procedures to make recommendations to the appropriate person(s) or committee – principal, Sip Council, Curriculum Committee, faculty.
Students will role play situations in making commendations and recommendations.

Lesson 14

Objectives: Students will read and discuss materials regarding counseling and school activities.
Students will be assigned questions on Student Survey #2.
Students will develop strategies for acquiring answers to Student Survey #2.

Materials: *Teacher Materials #8:* Instructions for Student Survey #2
Student Worksheet #20: Counseling and Activities
Student Worksheet #21: Student Survey #2

Lesson 15

Objectives: Students will give oral reports on their homework assignment, *Student Worksheet #19.*

Lesson 16

Objectives: Students will give oral reports on *Student Worksheet #19.*
Students will be asked final questions about Student Survey #2.

Lesson 17

Objectives: Students will discuss completed surveys.
Students will summarize data in small groups.
Students will make commendations and recommendations.

Materials: Completed Student Survey #2

Lesson 18

Objectives: Students will develop procedures to make recommendations to the appropriate person or committee.
Students will role play situations in making commendations and recommendations.

Lesson 19

Objectives: Students will give recommendations and commendations from both surveys to appropriate person or committee.

Lesson 20

Objectives: Students will evaluate and discuss the unit.

Materials: *Student Worksheet #22:* Student Advocacy Evaluation Form

DIVERSIFIED OCCUPATIONS II

Teacher Materials #7 – Lesson 11

SEX BIAS IN TEXTBOOKS

Responsibility of Educators for Sex Bias in Instructional Materials

The role of the school in the development of children and youth is recognized as a powerful and effective one. By the time students reach high school age, their perceptions of the world and their place in it have been relatively well established. The world which educators present, in literature and in the classroom, is the context within which children decide who they are and who they are to be. Textbooks, of course, constitute the major source of informational and attitudinal content for many students. An analysis of the research on sex role stereotyping in textbooks leads to the conclusion that sex bias definitely exists in a number of texts as well as in other instructional materials. Many feel that the stereotyped images of males and females presented in books, the obvious omission of the accomplishments of women in all fields, and the number of times that male characters, nouns, and pronouns outnumber female counterparts tend to discriminate against women in particular, and to a lesser degree against males who do not fit the conventional mold.

Determining Quality of Textbooks in Terms of Sex Bias

How does one know if a textbook is sexist? Sexism refers to all those attitudes and actions which relegate women to a secondary and inferior status in society. Textbooks are sexist if they omit the achievements of women; if they demean females by using patronizing language; or if they show females only in stereotyped roles with less than the full range of human interests, traits, and capabilities. Interest is rapidly growing in the concept that textbooks should treat females and males equally. Although for generations women were regarded as inferior, this philosophy is no longer embraced by intelligent people. And, certainly, the sexist attitudes of the past should not be reflected in current publications.

Ill Effects of Sex-Biased Instructional Materials

How do sexist instructional materials harm youngsters? In the first place, they limit a girl's aspirations by suggesting that females should grow up to become only wives and mothers. Further, they suggest that if she pursues a career, it should be that of nurse, secretary, waitress, or other occupation traditionally associated with somen. Very seldom do testbooks present females as scientists, lawyers, doctors, corporation executives, politicians, or in other professions associated with power – a factor that surely affects a female's future aspirations

In the second place, instructional materials of a sexist nature damage girls' self-concepts by subtly suggesting that females are inferior to males, that they are helpless, or at least should be, that they are docile, submissive, and unimaginative.

In the third place, boys are harmed by sex stereotyping in instructional materials Males are generally portrayed in books as being brave, inventive, aggressive, athletic, tough, and emotionless. To boys who do not possess these traits, such materials are a constant reminder that they have somehow failed, that they do not fit the mold, and that they have let their teachers and their parents down. These materials also remind the "all-American boy" that he must never stop trying, that any show of weakness or fear will mean he is a failure.

Increasingly, it is recognized that there are few, if any, characteristics or virtues which are limited to one sex; primarily, there are only human virtues. Attitudes and standards which cause a boy to feel inferior because he is frail, unathletic, or compassionate should be reevaluated by those responsible for the development of children and youth, and efforts should be made to alter these. Likewise, societal expectations which cause a girl to feel guilty, for example, because she is interested in a career in nuclear engineering also should be explored in terms of wholesome modifications.

Finally, there are many students whose family life does not conform to the idealized version found in textbooks; i.e., the nuclear family with a working father, housewife mother, and two or three children living in a comfortable house in the suburbs. For the thousands of youngsters who live on welfare, in the ghetto, whose mothers are divorced or widowed, who live in communal situations, or who in hundreds of ways do not fit the accepted patterns, these books are a constant reproach. Ideally, books should present a more realistic view of the world. They should convey images of family life in which mothers work, in which fathers are nurturant, in which some families have only one parent, in which some children spend their days in childcare centers, and in which all families are not white and middle class. They should also present examples of single people who may choose not to be part of a family at all.

Eliminating Sex Discrimination in Schools, Research & Information Center, North Carolina Department of Public Instruction, Raleigh.

Teacher Materials #8 – Lesson 14

INSTRUCTIONS FOR STUDENT SURVEY #2

1. Divide students into work groups so that each group is responsible for a series of questions.
2. After questions have been assigned to student groups, be sure that each group knows how to get the appropriate information.
3. Check on progress to make sure that the information is available.
4. In summarizing the surveys, be sure to give students information on the appropriate procedures for recommending changes.
5. Remind them that each group needs to write commendations as well as recommendations. Have students combine findings from both surveys.
6. Select students to give report of student findings to the appropriate person or committee. Have students role play their presentation.
7. Invite the principal, counselor or appropriate person into the classroom so that students can give report.

DIVERSIFIED OCCUPATIONS II

HOMEWORK ASSIGNMENT #2

Choose one of the following to be completed and presented on ________________.

1. Write a report on "Women in Advertisements" or "Men in Advertisements". Select several advertisements from television, magazines or radio, and use them to show how women or men are viewed by the people who create advertisements. (For example: Ads can be directed at the women as a housewife, a mother, a sex object, an object of beauty, a professional, etc. Ads can be directed at the man as a sports enthusiast, a financial wizard, a professional, a family breadwinner, a father, etc.) The different slants given advertisements are called "advertising appeals". Write your report on different advertising appeals to men or to women.

2. Do a comparative analysis of advertising appeals directed toward men or toward women in two different magazines (*Sports Illustrated* versus *Newsweek*, for example, or *Ms. Magazine* versus *McCall's*). Do advertising appeals directed at a given sex differ, depending on the magazine? What do such differences tell you about the audience for whom each magazine is intended? Tally your findings and present them in chart form.

3. Prepare a written or oral report comparing sexism and racism. You might want to interview minority students or community members, asking them about the problems of race and sex discrimination.

4. Ask boys from a grade lower than yours what they want to be when they grow up. Then ask what they would want to be if they were girls. Follow a similar procedure with girls at that grade level. Do career choices change when people become members of the opposite sex? Is the range of career choices broader for one sex than the other (either as the interviewee's real or imagined sex)? Is there evidence of sex-role stereotyped in thinking about career choices? If so, are boys and girls more stereotyped in thinking about careers for their own sex or for the opposite sex? Analyze your findings and arrive at some conclusions.

5. Listen to popular music on the radio. How are men and women depicted by writers of song lyrics? Write a brief report, using examples to support your conclusions.

6. Using a familiar tune, write a new song for people in a nonsexist society.

7. Analyze the depiction of males and females in the library books you have read during the past several months. Is there sex-role stereotyping? If so, is such stereotyping justifiable — for example, in historical fiction, where the author's purpose is to "tell it like it was"; or in traditional literature, which is the written version of folk stories handed down from generation to generation? Is such stereotyping legitimate in modern, realistic fiction? Why or why not? Present your findings and conclusions in an oral report or a written critique.

8. Ask girls in a lower grade if they've ever wanted to be boys, and if so, why? Ask boys in the same grade if they've ever wanted to be girls, and if so, why? Then ask the same questions of boys and girls in a higher grade. Which

sex seems more satisfied, overall, with sex-role identity? Does this satisfaction decrease with age with boys or girls? If so, why might this be? Analyze and present your findings.

9. Analyze greeting cards. Compare cards congratulating parents on the births of male infants with those referring to female infants. Or look at birthday cards written for boys and those written for girls. Do differences exist? What kinds? Tally your findings and present them to the class.

10. Ask students from the grade below yours to write the first three adjectives they think of when you say "masculine". Have them do the same thing for the word "feminine". Tally your findings, present them to the class, and draw some conclusions. At the end of this activity, you might want to try the same thing with your own classmates. Are there differences between the responses of your classmates and the younger students? If so, how do you account for these differences?

DIVERSIFIED OCCUPATIONS II

COUNSELING AND ACTIVITIES

There is another way that sexist employment patterns can harm you. Like most students you may watch pretty carefully what adults do in your school—how they behave, what jobs they hold. When you see women teaching the classes and men running the school, your own career goals may be shaped and limited. Suppose you are a girl interested in a career in education. You look around at your own school and decide that teaching, not administration, is for you. If you are a boy with similar career goals, you look around at your own school and decide that your place should be in the principal's office, not the classroom. You model yourself after what you see.

Sociologists have a term for this process. They call it role modeling. And they say that the adult models you see around you have a great impact on what you decide to do with your own future. You are probably not aware of how adult role models influence your decisions about future careers. This may happen in subtle ways, at an almost subconscious level. But it happens nonetheless. It is basic common sense that what you see helps you decide what to become. And stereotyped role models can limit your goals and aspirations.

SHHHHHHAHHH

Treatment of Students: The Hidden Curriculum

Your school has an official curriculum. You can easily find out about this curriculum by reading course descriptions in the student handbook and in other materials your school puts out.

Your school also has a hidden curriculum. This hidden curriculum is not made up of various formal courses of study. Instead it is made up of all the extra-academic activities, benefits, services, and regulations in the total school environment.

Marshall McLuhan has said, "The medium is the message." This is a profound idea as it applies to school. It means that as you participate in the total school environment, you pick up messages about yourself. You learn about your interests and abilities, your values, and your goals. Often, by the way the extra-academic school environment is structured, you learn lessons in sex discrimination as well.

Extracurricular Activities

In some schools there are certain activities, clubs, or honor societies that are segregated on the basis of sex. For example, some schools have policies that only boys can be crossing guards or hall monitors. In other cases there are honors and awards that are only for boys or only for girls. This system of sex-segregated activities and awards tells you that girls should be doing certain stereotyped activities (like joining Future Homemakers of America) and boys should be doing other stereotyped activites (like joining Future Farmers of America). The result of sex segregation in these extra-academic activities is that you are denied the opportunity to develop *all* your talents and to explore *all* your options. (There are, however, several organizations which are exempted from Title IX, and so may continue to be sex segregated; these include the Boy Scouts, Girl Scouts, Campfire Girls, YWCA, YMCA, Boys' State, Girls' State, and social fraternities and sororities at colleges and universities.)

DIVERSIFIED OCCUPATIONS II

The Counseling Connection

The job of counselors is to help you connect with the courses, programs of study, and potential occupation that are best suited to you as an individual. Too often, sex role stereotyping breaks this counseling connection. Then you end up getting tracked into courses and programs not on the basis of your individuality but rather because you happen to be male or female. Under Title IX, your right to sex-fair counseling is insured.

IF IN DOUBT, DON'T DO IT.

How Does Sex Role Stereotyping Break the Counseling Connection?

For a long time many counselors, just like many other people in our society, had sex-stereotyped ideas about boys and girls. They thought that one set of courses and future careers was appropriate for girls, and another set of courses and future careers was appropriate for boys. Counselors believed that boys naturally excelled in math and science. Consequently, they encouraged male students to enroll in courses that stressed these skills. In contrast, counselors believed that girls were naturally good in literature and languages. Consequently, they channeled girls into courses stressing verbal abilities. Counselors often encouraged boys to become doctors, principals, and businessmen while girls were encouraged to become wives and mothers, and occasionally nurses, teachers, and secretaries. This kind of stereotyping went on—and still goes on—for many other jobs and careers as well.

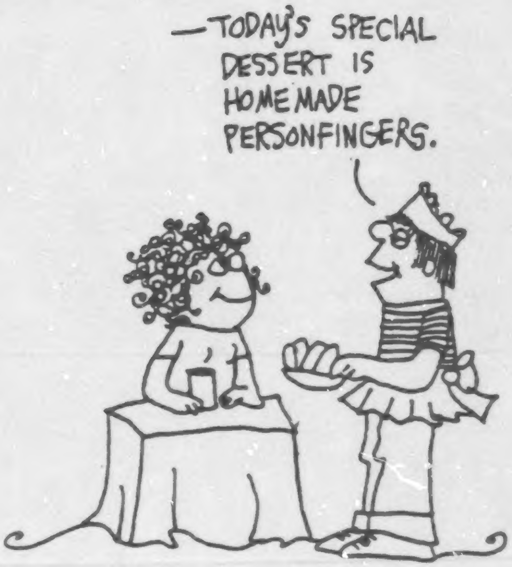
Tests that counselors give to assess your aptitudes, abilities, and interests are often sexist. For example, many interest inventories tell you that certain jobs are only for men and other jobs are only for women. Many achievement tests have been shown to be sexist both in content and language.

Counselors may give you career guidance materials to help you think about and choose future occupations. These materials are supposed to help you, but too often they are harmful instead. They present a sex-stereotyped version of the working world, one which is out of step with contemporary society.

Sexism in counseling is not the result of a malicious plot on the part of counselors. They have not consciously banded together to deny your right to fair counseling. Actually what has happened is that counselors, and those who develop the tests and materials that counselors use, have been subjected to sex role stereotyping themselves.

Today many counselors are becoming aware that bias in any form denies your right to fair counseling. Many are trying, in a very honest and sincere way, to stop sex role stereotyping and to help you connect with the courses and programs that are best for you as an individual. And now, Title IX prohibits all counselors from discriminating on the basis of sex in the way they counsel and in the tests and materials they use.

DIVERSIFIED OCCUPATIONS II


—TODAY'S SPECIAL DESSERT IS HOMEMADE PERSONFINGERS.

Working

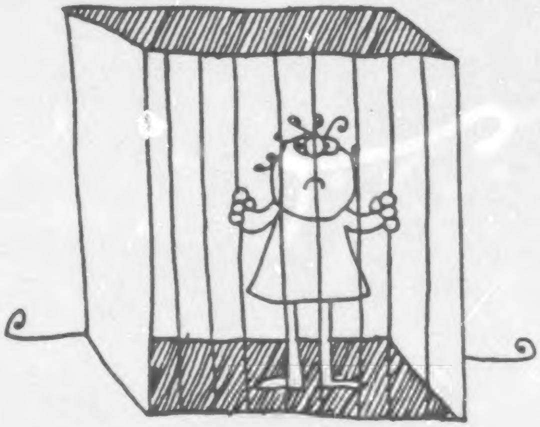
There are times when schools can provide you not only with an education, but with employment as well. For example, your school may hire students to work in various jobs—from tutoring to waiting on tables in the cafeteria. Your school may also refer students for employment to organizations in the local community.

Under Title IX there cannot be sex discrimination in the employment policies and practices of your school. Male and female students employed by your school must be treated equally in terms of recruitment, hiring, job assignments, salary, and promotion. Also, if your school operates a job placement service, the service must make all student employment referrals without regard to sex. Moreover, requests for student employment must be made without specifying the sex of the student to be hired. This means that a job announcement cannot call for a *girl* Friday or for a delivery *boy*. When your school refers students to agencies or individuals for employment, these employers must submit assurance that they do not discriminate on the basis of sex.

The Athletics Block

Participation in athletics is important because it helps you develop physical, social, and interpersonal skills. When your school has a truly good athletics program, you get the opportunity to take on leadership roles, to work with others in team situations, to learn about competition and fair play, and to achieve and excel in athletic performance.

Unfortunately athletics is one of the most obvious and visible ways that schools discriminate on the basis of sex. Title IX protects both male and female students' rights to equal opportunity to compete in athletics in a meaningful way. It insures that discrimination on the basis of sex will not deny students their right to a sporting chance in athletic activities.



THE ATHLETICS BLOCK

How Does the Athletics Block Work?

Opportunity to participate in a full range of athletic opportunities has often been denied female students. If you are a girl who is interested and involved in athletics, you may already have come into contact with the athletics block. You may have found that your school does not give you the opportunity to play certain sports. The team that you are interested in trying out for—be it tennis, swimming, football, or some other sport—is often for boys only. You get turned off, blocked from developing your interest and ability in that area.

The athletics block works in other ways as well. You can see it in the lack of support given to girls' athletics. For years, schools have spent much more money on boys' sports than on girls' sports. Equipment and supplies for girls' athletics are frequently inadequate. Opportunity to practice in the gym or athletic field is often limited, as is the chance for travel, coaching, and tutoring. Just as support is often limited, so is recognition. A victory for a boys' team may make front page headlines in the school newspaper. A victory for the girls' team may be buried in a small column in the last page, or perhaps not even reported at all.

In the long run, discrimination in athletics harms not only girls, but the total athletics program. There are probably many fine female athletes in your school. When these athletes don't get a chance to compete, they are deprived of the chance to develop and exhibit their skills. But they are not the only victims of sex discrimination. Athletic teams lose out too, for they are deprived of the benefit of fine talent. If a team is striving to excel and achieve in athletic competition, it only makes good sense for that team to take advantage of all the talent—both female and male—that is available.

What Are Your Sporting Rights Under Title IX?

WHAT ARE YOUR SPORTING RIGHTS?

Title IX does not insure that male and female students will receive identical treatment in the areas of athletics. Rather it guarantees that whether you are male or female, you will have equal opportunity to compete in athletics in a meaningful way. Under Title IX, your school still has flexibility in deciding how equal opportunity in athletics will be provided.

A lot of people are uptight or confused about what equal opportunity in athletics means. Here are some of the questions they usually ask, along with the answers to those questions.

Question: What does a school have to do to provide equal opportunities for males and females in athletics?

Answer: Athletics should provide for the interests and abilities of both male and female students, both in the range of sports offered and the levels of competition available. Equal opportunity should also be provided in these specific areas:

Supplies and equipment
Games and practice schedules
Travel and per diem allowance
Coaching and academic tutoring (and the assignment of pay to coaches and academic tutors)
Medical and training services
Publicity
Locker rooms and practice and competitive facilities

Title IX does not demand that schools spend exactly equal amounts of money on male and female sports. However, the overall pattern of a school's expenditures for athletics must provide equal opportunity for females and males.

DIVERSIFIED OCCUPATIONS II

Question: Does athletics have to be coeducational? Do boys and girls have to play together in all athletic activities?

Answer: Generally, intramural sports (based on interest rather than skill) and interscholastic athletics (where skill is an important factor) cannot be provided separately on the basis of sex. There are two key exceptions to this general rule.

1. There can be separate teams for females and males in contact sports. Contact sports include: boxing, wrestling, rugby, ice hockey, football, basketball, and other sports that involve a large amount of bodily contact.

2. There can be separate teams for males and females when selection for team membership is based on competitive skill.

In these two cases, a school can choose to set up separate-sex teams, one for males and one for females. Or, a school can choose to offer one team that admits both male and female players.

Question: How should a school decide whether to have two single-sex teams or one team that has both male and female players on it?

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DIVERSIFIED OCCUPATIONS II

STUDENT SURVEY #2

COUNSELING AND ACTIVITIES

1. Do the school's course description booklets clearly exclude sex-biased wording for all courses? Describe your observations. Be specific in your details.
2. What are the class enrollment statistics by sex and race/ethnicity for the following classes (include figures from all sections offered):
   - trigonometry
   - physics
   - chemistry
   - auto shop
   - typing
   - home economics
   - marriage and the family
   - drafting
   - woodshop
3. If obvious imbalances in enrollment exists, how are counselors attempting to recruit non-traditional enrollment?
4. Examine the bulletin board in the counseling area. Do any of the materials imply, in either text, language or pictures, that certain academic, career or personal choices are more appropriate or "realistic" for students of one sex than the other? For one race/ethnic group than others? Be specific in your answers.

   Do any of the materials speak directly to the changing roles of women and men in this society? Describe precisely.
5. Is there a job center board containing information on job requests that have come in to the school? Are these requests specified to be for females or males?
6. What specific efforts are being made by the teachers and counselors in your school to expand the occupational choices of female and male students?
7. Does the career class imply that either sex can have any job? Be specific and give examples.
8. So career days offer non-traditional role models? How many women speakers appeared at the last career day? What specific occupations did they represent? What races/ethnic groups? How many men appeared as speakers? What specific occupations did they represent? What races/ethnic groups?
9. What materials are available concerning student scholarships? Are they free of obvious or implied sex or race bias?
10. What total dollar amounts were awarded to females last year? What total dollar amounts were awarded to males last year? What total dollar amounts were awarded to Caucasion students? Blacks? Hispanics? Asians? Native Americans?
11. Who is the Title IX Officer for your school? What specific sex equity plans did this person initiate last year? What are the plans for this year?
12. Are the Title IX regulations clearly posted in the main office?
13. Is Title IX clearly spelled out in your student handbooks?
14. In the past 5 years, how many of your student body presidents have been male? How many have been female? How many were Caucasion? Hispanic? Black? Asian? Native American?
15. How many articles in the last three editions of the school newspaper featured females? What specifically were they doing? What racial/ethnic groups were represented? How many featured males? What specifically were they doing? What racial/ethnic groups were represented?

16. Are school dramatic productions structured to include female and male students of all races equally on stage? In the support positions offstage? Explain your observations, using specific information.

17. Are female and male students of all races given equal encouragement to try out for positions as cheerleaders? As songleaders? On the drill team? Explain the selection procedures for each. How many females are in each group this year, by race/ethnic group? How many males are in each group this year, by race/ethnic group? If these numbers are imbalanced, explain why this situation exists. Be specific in your answer.

18. Has your school (or district) conducted a student survey to find out the athletic interests of female and male students? When? Ask for copies of the questionnaire and of the results in your school. What changes have been made in the school's athletic program since this survey? Be specific.

    How many teams are fielded for each season: female? male? mixed? What is the total number of positions available for females? males? What are the total budgets for the female athletic teams? For the male athletic teams? For the mixed teams?

19. Over the past three years, what kinds of awards have been given for athletics and academics? Trophies? Certificates? Pins? How were recipients chosen for each? Which were awarded to females? How many? Which were awarded to males? How many?

20. List the clubs sponsored by the school or by outside organizations which use school facilities. Do any of these clubs have single-sex polities? Do any have single-sex memberships? If single-sex clubs exist, please describe the situation. Do any of these clubs have single-race policies? Do any have single-race memberships? If single-race clubs exist, please describe the situation.

21. In your yearbook for the year 1972, how many pages featured males? What specifically were they doing? What racial/ethnic groups were represented? In that same yearbook, how many pages featured females? What specifically were they doing? What racial/ethnic groups were represented?

22. In last year's yearbook, how many pages featured males? What specifically were they doing? What racial/ethnic groups were represented? How many pages featured females? What specifically were they doing? What racial/ethnic groups were represented?

DIVERSIFIED OCCUPATIONS II

STUDENT ADVOCACY EVALUATION FORM

Name________________________________

1. Explain the Title IX law briefly and in your own words.

2. What specific things did you learn about your classroom environment from the individual class survey (wall posters, seating, class discussions)?

3. What specific things did you learn from the student activities survey (yearbook, athletics, dramatics, newspaper)?

4. What specific things did you learn from the counseling survey (class descriptions, enrollments, career center)?

5. What parts of this project were important for you? Be specific.

DIVERSIFIED OCCUPATIONS II

6. What parts of the project were unnecessary for you? Be specific.

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7. What additional information would have helped you to complete the surveys thoroughly? Be specific.

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8. What information surprised you the most? Be specific.

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9. What specific changes could be made to improve this project in the future?

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10. Which of the surveys did you complete? Classroom?___ Student activities?___ Counseling?___ If you didn't complete one or more of the surveys, what were your reasons?

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DIVERSIFIED OCCUPATIONS II

UNIT 10

Technology & Productivity

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Technology and Productivity
2. LESSON NAME Technology and Productivity
3. LESSON TIME 4 days
4. TEACHER SET-UP Copies: vocabulary, packet, test
5. MATERIALS NEEDED Guest speaker
6. PERFORMANCE OBJECTIVES

   A) TSWBAT explain the key elements of the free enterprise system.

   B) TSWBAT explain the basic concepts of technology.

   C) TSWBAT explain the basic concepts of productivity.
7. EVALUATION
8. SPECIAL NOTES This unit was taken from "Technology" and "Productivity" booklets developed for FBLA-PBL, Inc. by the Communicators, Inc. and Chevron U.S.A. Inc.

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Vocabulary	1) HANDOUT, give definitions
2) Technology	2) HANDOUT, read, discuss and complete -read through this together! -there are a lot of big words and difficult concepts--each will need to be explained clearly as they are reached in the reading -The "Is It True That...?" section are all True.
3) Productivity	3) HANDOUT, read, discuss and complete -again, read through this together and explain words and concepts as they are read -you may want to find the current years projected productivity growth rates to add to the chart -tabulating the data and organizing it into graphic form for the motivation and work questionaire may take some explaining!! If there are sample graphs, it would help! -Go over speaker discussion questions before the speaker arrives--the students will be a lot more comfortable asking if they know what their questions mean!
4) Test	4) HANDOUT, complete and turn in

UNIT #10

VOCABULARY

1) TECHNOLOGY

2) PRODUCTIVITY

3) COMPUTERS

4) PROFITS

5) ENTREPRENEURS

6) FREE ENTERPRISE SYSTEM

7) MOTIVATION

DIVERSIFIED OCCUPATIONS II

TECHNOLOGY

OVERVIEW

Experts predict that by the year 2000 you will communicate with your personal and office computers by talking. These human-like machines will be able to make judgment decisions and will understand the complex languages which we speak. They will have large data bases and will be able to offer advice the same as a group of experts in a particular field. And if the computer doesn't have the information you want, it will be able to communicate with other computers that have the data required to answer your questions.

There is no limit to the capacity of technology. Every day, technology makes it possible to improve the way we work and live. New technological developments increase productivity and thus increase profits. But technology is like a double-edged sword-it reduces the number or workers to do a particular job, while it also results in developing new jobs. For these and other reasons, businesses sometimes are slow to use new technology.

The modern technological revolution began with the machinery developed at the early stages of the Industrial Revolution. The steam and water that powered these machines soon were replaced by electrical power. This development replaced hand labor with electrically driven machnies that resulted in productivity increases of from 100 to 1000 percent.

Technology is a cornerstone in the free enterprise system. Without technology, it would be impossible for entrepreneurs and other business people to realize their ambitions and goals. This unit will help members understand the growing interdependence of technology and society.

BE AWARE

Future business leaders need to know that successful businesses are in a constant state of change. Many of these changes are the result of advances in technology. It is critical that business persons be aware of new breakthroughs in technology which will impact on their businesses.

DIVERSIFIED OCCUPATIONS II

Is It True That...?

1) Automobiles can run on water?
2) People use their TV sets to shop for, order, and buy clothes?
3) Robots are doing complicated work on new F-16 fighter jets?
4) Light beams can be used to cut cloth and shape metal?
5) Lawn mowers are being developed which "remember" the route of mowing so they don't need people to guide them?

BE INFORMED

An informed business person has a better chance to be successful than an uninformed business person. Seeking information about new technologies may be the key to keeping a business healthy and growing.

Technology Attitude Survey

(Please check the answer that best fits the following statements.)

	Strongly Agree	Mildly Agree	Undecided	Mildly Disagree	Strongly Disagree
1. Advances in technology usually improve the quality of life.					
2. Increased use of computers has increased the efficiency of businesses.					
3. Foreign companies make better use of new technology than do American companies.					
4. Many business leaders do not understand technology.					
5. Advances in technology help big business more than small business.					
6. Recent advances in computer technology are too complex for the average adult to understand.					
7. Advances in technology tend to dehumanize our society.					
8. Advances in technology may improve productivity.					
9. Technological advances which result in putting workers out of jobs should not be allowed.					

BE CONCERNED

Technology is like a two-edged sword. Successful business persons show concern about potential liabilities as well as benefits which may result from the adoption of new technology.

In order to help you understand that technological changes bring benefits and problems, read the following situations. We will then discuss the possible benefits and problems that may result from each technological change.

*Bob Smith buys a microcomputer with word processing software for the office. It is designed to enable one clerk typist to do the work of three clerk typists using typewriters. There are six clerk typists in the office.

*Shipley's Department Store installs a computer to take over the monthly billing process for the company. The computer will store all billing information in its memory bank and reduce the amount of space and number of employees needed in the accounting department.

*Hoover High School purchases small hand calculators for all of the Algebra II students to use. It also replaces all typewriters used in the typing classes with the new, more efficient, non-traditional keyboard typewriters.

BE INVOLVED

It is important to do more than listen and read. One must try to become involved with new technological changes to experience first hand the benefits of putting a new technological innovation into use.

PRODUCTIVITY

OVERVIEW

Have you heard the rumor that Japanese workers are more productive than workers in the United States? In some cases, it's true!! The United States has been far ahead of the rest of the world in productivity until recent years. Business leaders in Japan and other countries have studied the American free enterprise system carefully and have figured out ways to equal or surpass American productivity.

One method that has proven successful for the Japanese has been to introduce new productivity concepts. Ironically this was accomplished with the assistance of an American-Dr. W. Edwards Deming. Productivity is a concern of every business person from the chief executive in a large corporation to the manager of the neighborhood fast food restaurant. To some, productivity is a word to use when talking about a cure-all for economic ills and a provider of wealth. To others, productivity is a negative term because they associate it with forcing workers to do monotonous or backbreaking labor.

These contradicting points of view are not unusual. Productivity is a complex concept which is important in many areas of the nation's economy. It makes a difference in how well we work and live. The fact is productivity can be a key to increasing the supply of goods and services and improving the quality of living for all of us.

You'll learn more about this important and interesting topic by completing this Unit.

BE AWARE

Perhaps the most critical factor in the free enterprise system is productivit Future business leaders must be aware of the nature of productivity and current issues related to the productivity of American workers.

Read and discuss the following situations and questions for discussion.

DIVERSIFIED OCCUPATIONS II

1) Tom and Jim graduated from Carroll High School in the same year and after several years of working in the restaurant business, both decided to open their own pizza shops. In fact, they opened for business just a month apart, across the street from each other in their hometown.
Tom made 125,000 pizzas in his first year of business while Jim made 125,200 pizzas. Tom has 15 employees and his shop is open from 11 am to 1 am. Jim has 21 employees and his shop is open from 10:30 am to 2 am. Tom has three pizza ovens and Jim has two.
Why do you think that Tom is able to serve almost as many pizzas as Jim but is open fewer hours and has fewer employees?

What steps should Jim take to be more productive?

What effect does the number of employees and pizza ovens have on productivity

Since most sales occur between 11:30 am and midnight, should Jim reduce his labor and overhead costs by cutting back on the hours his business is open?

2) A young accountant, who has just received her CPA, has been receiving the regular salary rate increases for a person in her level of employment. She now feels that, since she has received additional training to get her CPA, she is more knowledgeable and thus her productivity is much higher. She feels she deserves a raise.
If you were this accountant, what would you do? Why?

If you were her supervisor, how would you handle her request?

DIVERSIFIED OCCUPATIONS II

BE INFORMED

Much of the effort of a business person is devoted to trying to improve productivity. Business leaders must be familiar with ways to measure current levels of productivity as well as methods to improve productivity in their workplace.

BE CONCERNED

High productivity is one key to successful competition in the free enterprise system. Entrepreneurs must be concerned about the production rate of their workers and the factors that affect these rates and the rates of competitors.

Projected Productivity Growth Rates

YEAR	UNITED STATES	GERMANY	FRANCE	BELGIUM	CANADA	JAPAN
1981	0.4	1.3	2.3	1.2	0.5	3.7
1982	1.0	3.1	2.2	1.0	1.3	4.0
1983	1.2	3.0	3.0	2.4	1.0	4.5
1984	1.4	3.4	3.4	3.0	1.8	4.6

Much has been written about the low growth rates of productivity in the United States, especially when it is compared to rates of other countries. Use the above chart to answer the following questions:

1) Which of the countries is projected to have the greatest growth rate over the next few years? The lowest?

2) Why is it especially troublesome to American business leaders that Japan is expected to continue to increase its productivity faster than the United States?

3) Should American workers be concerned? Why or why not?

DIVERSIFIED OCCUPATIONS II

Many people are concerned about the motivation or lack of motivation of American workers. Discuss with class members how motivation is closely related to productivity.

Fill out the following questionaire, tabulate the data, organize the data into graphic form and then discuss the findings.

Motivation And Work

(Please check the answer that best fits the following statements.)

	Strongly Agree	Mildly Agree	Un-decided	Mildly Disagree	Strongly Disagree
1. One of the important things about a job is that it keeps me occupied all day.					
2. After a full day's work, I am tired.					
3. I get a good deal of satisfaction from my job.					
4. I like the job I have and do not aspire to another one.					
5. The work I do could be done more efficiently if a few changes were made.					
6. A good work record will help me keep my job and perhaps even lead to a promotion.					
7. Nobody knows how hard I work or how productive I am.					

BE INVOLVED

Successful business persons must be involved constantly in seeking new ways to increase productivity. "Improve productivity and people thrive. Ignore it or let it lag and they stagnate." What does this statement mean?

GUEST SPEAKER

Invite a local business person to speak to the class on productivity. Ask the speaker to discuss the following:

1) How does your company measure productivity?

2) How does your company's productivity compare to other companies in the same business?

3) How do you account for significant differences?

4) Does your company have plans to improve productivity? If so, how?

5) What kinds of workers do you look for when you have job openings?

DIVERSIFIED OCCUPATIONS II

UNIT #10

TEST

Circle T for True and F for False.

T F 1) Experts predict that by the year 2000 you will communicate with your personal and office computers by talking.

T F 2) There is a limit to the capacity of technology.

T F 3) Technology is a cornerstone in the free enterprise system.

T F 4) Automobiles can run on water.

T F 5) People cannot use their TV sets to shop for, order and buy clothes.

T F 6) Robots are doing complicated work on new F-16 fighter jets.

T F 7) Only scissors can be used to cut cloth.

T F 8) Lawn mowers are being developed which "remember" the route of mowing so they don't need people to guide them.

T F 9) Technological changes bring both benefits and problems.

10) Which country is projected to have the greatest growth rate over the next few years?

11) Which country is projected to have the lowest growth rate over the next few years?

12) Why is it especially troublesome to American business leaders that Japan is expected to continue to increase its productivity faster than the U.S.?

13) How is motivation related to productivity?

14) What does the following statement mean? "Improve productivity and people thrive. Ignore it or let it lag and they stagnate."

DIVERSIFIED OCCUPATIONS II

UNIT II

Entrepreneurship

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Entrepreneurship

2. LESSON NAME Entrepreneurship

3. LESSON TIME 5 days

4. TEACHER SET-UP Copies: vocabulary, packet, test

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) TSWBAT describe some of the opportunities and risks associated with entrepreneurship in American society.

B) TSWBAT identify traits and skills appropriate for entrepreneurs.

C)

7. EVALUATION

8. SPECIAL NOTES Unit taken from "Entrepreneurship" packet developed for FBLA-PBL by the Communicators, Inc. and Chevron U.S.A., Inc.

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Vocabulary	1) HANDOUT, give definitions
2) Entrepreneurship	2) HANDOUT, read, discuss and complete
3) Optional Activity	3) -have the students come up with a product to market--start their own business -this can be used as a fund-raiser!
4) Shipwrecked	4) HANDOUT, explain and complete -ask students for examples of ways a person might earn a living, and write the suggestions on the board. Point out that one way of thinking about these occupations is according to whether one works for someone else or works for himself. Ask students to suggest ways in which one could work for oneself--you might want to list these on the board, too. -introduce the term "entrepreneurship" (from the French word "entreprendre," meaning "to undertake") as a way to describe working for oneself. According the Webster's Dictionary, an entrepreneur is "one who organizes, manages, and assumes the risk of a business or enterprise." -distribute "Shipwrecked" and explain to students that this is an exercise to help them look at the entrepreneur's lifestyle, working conditions, and skills necessary for being successful as the owner or manager of a small business. -divide the class into small groups of three to five students. Ask each group to read "shipwrecked" and arrive at group conclusions for each question. When each group reports its conclusions to the class, you can provide a framework for the discussion by stressing such major points as: -identification of goals -division of labor -principle of fair exchange -media of exchange -the role of recordkeeping -skills and personal traits.

CONTENT OUTLINE

PROCEDURES

- if students have trouble with particular concepts, try expanding the discussion by using as many of these probe questions as desireable.
    - whatdoes the group need together, and what do individuals need?
    - Will each person provide for his or her own survival needs, or will the group work together to meet those needs?
    - Is there a compromise approach?
    - If they choose to work together, how would they divide the responsibilities? Will group members assign or choose these "jobs"?
    - What are some ways of compensating people for the work they do? Introduce the ideas of barter and payment (in goods and services, or through a medium of exchange such as money), and ask students to suggest various media of exchange.
    - Would the groups need to keep records of who does what? If so, why? What information would they need to record, and what is the relationship between compensation, media or exchange, and a recordkeeping system?
- Once the desert island question have been answered, students may have troubl understanding the analogy with their own communities. Point out that in the same ways in which they organized for survival on the island, so do communities organize for their survival people in communitites have common need (such as food, shelter, clothing, child care, medical care). Usually these responsibilities are divided among community members, and specialization occurs. You might want to point out that anyone wanting to open a business in a community, probably would have to specialize in something he or she is good at doing and likes doing, and which is also something the community needs.
- If students haven't grasped some of the other concepts illustrated in the exercise, be sure to emphasize them in closing. Point out the need for:
    - identification of goals

CONTENT OUTLINE	PROCEDURES
	-division of labor -principle of fair exchange -the role of recordkeeping -the skills and personal traits helpful to an entrepreneur
5) Entrepreneurship: Self-Employment as an Occupation	5) HANDOUT, read, discuss
6) Test	6) HANDOUT, complete and turn in

DIVERSIFIED OCCUPATIONS II

UNIT #11

VOCABULARY

1) ENTREPRENEUR

2) EXCHANGE

3) ALTERNATIVES

4) ECONOMIC

5) BANKRUPTCY

DIVERSIFIED OCCUPATIONS II

ENTREPRENEURSHIP

Do you want to start your own business? Work 10 to 15 hours every day of the week? Make a $50,000 profit and expand your business each year at a rate of 40% or more? If the answer is "yes", then perhaps you have the motivation to be an entrepreneur.

But possibly the best reason ever given as to why people become entrepreneurs came from Thomas Jefferson. He said: "Freedom is the right to choose. The right to create for oneself the alternatives."

In our free enterprise system, being successful at entrepreneurship is a long shot. The corporate career route is safer, usually with higher salaries and more fringe benefits. The harsh reality is that 80 percent of new businesses disappear within three years. And of the 20 percent left, not all are healthy ventures.

Traits needed by successful entrepreneurs include enthusiasm, nerve, boldness, shrewdness, endurance, leadership, skills in marketing and total belief in the product or service. Entrepreneurs are said to be dreamers, persuaders, and sometimes impractical but firm believers in their ventures. Some get rich and some go bankrupt. It's not always the monetary rewards that spur them on but rather the excitement of conducting the entrepreneurial process.

Still sound exciting? Before you take off on your entrepreneurial flight to market your product or service, pay close attention to what you find out in this unit.

BE AWARE

Future business leaders must be aware of the special talents needed to be a successful entrepreneur. Skills, information and special competencies that entrepreneurs use to start a business are important for business success and future growth.

Entrepreneurship is a process whereby an individual develops and applies his or her attitudes, abilities, skills, and goals towards taking the risk of owning and managing a business enterprise. The following are key factors to help lead to successful entrepreneurship:

1) Understanding of economic principles related to business ownership, including profit and loss, goods and services, capital formation, investment;
2) Decision-making skills-analyzing and developing alternative solutions, accepting the consequences of incorrect decisions, using feedback to reassess and alter plans or reinforce decisions;
3) Special competencies-ability to be a trend-setter and a risk-taker, a self-starter and a problem-solver, to be creative and visionary, flexible and resilient, tolerant of ambiguity and uncertainty;
4) Human relations skills, including effective communication, sensitivity for needs of others, and respect for opinions and ideas of others.

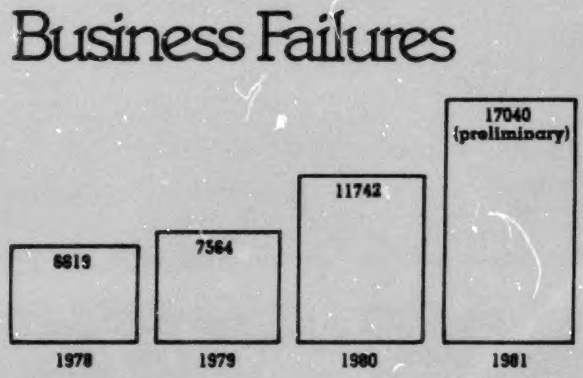
BE INFORMED

Certain businesses require certain entrepreneurial talents. It is important for future business leaders to be informed about the special talents required by specific businesses in order to enhance their chances for success.

BE CONCERNED

Entrepreneurs are risk takers. Therefore they must be concerned about long and short range trends in the business world. Future business leaders must learn that there are many ways to deal with the concerns they may have about their ventures.

When the economy has problems, small businesses are usually the hardest hit. There are many kinds of business risks that cause a business to fail. Some of these are lack of capital, lack of judgment on the part of the business manager, lack of demand for goods and price wars. Look at the graph below and answer the following questions:


Business Failures

1) How do the data illustrate the problems of survival that confront a small business?

2) What has happened to the rate of business failures from 1978 to 1981?

3) What do you think caused the increase in business failures during this period of time?

BE INVOLVED

The best way to learn entrepreneurship is to become an entrepreneur. Getting involved themselves in the business world at an early age helps would-be entrepreneurs experience the positive and negative aspects of entrepreneurship.

DIVERSIFIED OCCUPATIONS II

SHIPWRECKED

Your group has been shipwrecked on an uninhabited island with plenty of wildlife and vegetation, and a fresh-water spring. The temperature ranges from a high of 35°C (95°F) in the summer to a low of 3°C (37°F) in the winter (a temperate climate). There is a rainy season in the spring.

Discuss each question and decide on a group solution. At the end of the discussion time, report your conclusions to the class.

1. What tasks need to be done in order to survive? Rank order what needs to be done first, second, last, etc.

2. How will your group get these tasks done?

3. Will everyone have equal responsibility, or will some people have more responsibility than others? Why?

4. In return for getting tasks done, will there be compensation (payment)? If so, what would you use for compensation? If some people have more responsibility than others, will they receive more or equal compensation?

5. Would you need to keep any records? If so, what would you need records of?

6. What skills and personal traits would be helpful in order for people to meet the survival needs of the group and of themselves as individuals?

7. Once you have solved the problem of survival, what would you do next?

8. Consider the idea of a business or economic "climate" as it applies to your community.

   - What are the labor market needs? For example, is there high unemployment among young people, senior citizens, or men and women re-entering the work-force after a period of education or child-care?

   - What kinds of services does your community need and what kinds of businesses already exist to meet those needs?
   - Would this "climate" affect you if you opened a business of your own?

   - Would you ask other people to help you open a business (partners or friends, the local bank, a local businessperson, relatives)?

Imagine opening a small business and go back to see how you would answer questions 1 through 7.

DIVERSIFIED OCCUPATIONS II

ENTREPRENEURSHIP: SELF-EMPLOYMENT AS AN OCCUPATION

An entrepreneur is someone who owns and operates his/her own business. For example, many grocery stores are owned by one person, or a family. Another example is boutiques (specialty clothing stores) which are usually small and owned and operated by one person.

For many occupations, there is a related opportunity for entrepreneurship. Below are examples of only a few:

Occupations	Opportunity for Entrepreneurship
Salesperson in a clothing store	Owner of clothing store
Account executive for advertising firm	Owner of advertising agency
Manager of supermarket	Owner of grocery store
Real estate agent	Owner of real estate agency
Flower arranger at florist shop	Owner of florist shop
Service station attendant	Owner of automobile repair shop
Tool and die maker	Owner of metal parts factory

THE PERVASIVENESS OF SMALL BUSINESS

Every year over 250,000 new businesses are formed in the United States. By far the greatest number of these new ventures are small businesses and will probably remain so over their lifetimes.

While small businesses* account for only a minority of the sales, assets (equipment, cash, etc.), and profits of American business, they represent the overwhelming majority of business enterprises.** 88% of all proprietorships, 66% of all partnerships, and 38% of all corporations are small firms with gross receipts (total sales without considering expenses and taxes) under $50,000. Thus, not only is the typical enterprise a small one, but it is also typically self-owned. In fact, of the twelve million businesses filing with the Internal Revenue Service in 1969, over eight million (69%) were both proprietorships and small (i.e., sales less than $50,000). Entrepreneurship is thus an important element in the careers of many Americans. At least eight million people, 10% of the work force, are owners of small businesses, and a good many more work in such small businesses.

What are some of the characteristics of this typical enterprise, the small proprietorship? For one thing, small proprietorships clearly dominate several sectors of the economy. They represent most of the firms in agriculture, forestry and fishing, most service firms and just over half of the firms in wholesale and retail trade. Fewer small firms are formed in manufacturing, construction, mining and finance. It is not hard to understand why the small proprietorships are concentrated in these few selected areas. Excluding agriculture, these industries typically require relatively little money to start. Money is needed for buying goods and for salaries, but the amounts are less than required to buy equipment and build factories for manufacturing. In addition, technical skills needed in service or trade are more easily acquired than the engineering skills of a manufacturer or the financial skills needed in banking.

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* Definitions of "small business" vary considerably. For example, in terms of gross receipts, the definitions vary from $50,000 to $1 million.

** The following data, except where otherwise noted, is derived from U. S. Bureau of the Census, Statistical Abstract of the United States: 1972.

UNIT #11

TEST

Write a brief definition of each of the following words:

1) Entrepreneur

2) Exchange

3) Alternatives

4) Economic

5) Bankruptcy

List three traits needed by successful entrepreneurs, and why they nedd them:

1)

2)

3)

What has happened to the rate of business failures from 1978 to 1981?

Can self-employment be considered an occupation? Why or why not?

DIVERSIFIED OCCUPATIONS II

UNIT 15

D. O. Advanced Math

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME DO Advanced Math
2. LESSON NAME Decimals, Fractions and Percents
3. LESSON TIME 5 days
4. TEACHER SET-UP Copies: decimal pretest, decimal packet, decimal test, fraction pretest, fraction packet, fraction test, percent pretest, percent packet, percent test, vocabulary
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) TSWBAT do math problems involving decimals.

   B) TSWBAT do math problems involving fractions.

   C) TSWBAT do math problems involving percentages.

7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Vocabulary	1) HANDOUT, give definitions
2) Decimals Pretest	2) HANDOUT, complete and turn in -if score if 90% or better the student has the option of doing the packet and test in order to get a higher score--otherwise, have the student go on to the fractions
3) Decimals Packet	3) HANDOUT, complete
4) Decimals Test	4) HANDOUT, complete and turn in
5) Fractions Pretest	5) HANDOUT, complete and turn in -see 2 -if over 90% and choose to go on, do the percents
6) Fractions Packet	6) HANDOUT, complete
7) Fractions Test	7) HANDOUT, complete and turn in
8) Percents Pretest	8) HANDOUT, complete and turn in -see 2 -if over 90%, and has completed the decimal and fraction portions, the student has completed this unit
9) Percents Packet	9) HANDOUT, complete
10) Percents Test	10)HANDOUT, complete and turn in

DIVERSIFIED OCCUPATIONS II

UNIT #15

VOCABULARY

1) DECIMALS

2) FRACTIONS

3) PERCENTS

4) ADD

5) SUBTRACT

6) MULTIPLY

7) DIVIDE

8) REMAINDER

DIVERSIFIED OCCUPATIONS II

UNIT #15

DECIMALS PRETEST

ADDITION

(1)	(2)	(3)	(4)	(5)
.840	23.2	3.62	4.836	112.16
55.3	.468	49.6	14.6	26.8
11.8	1.26	.187	6.28	4.134
+813.90	+18.431	+64.3	+42.60	+ 7.77

SUBTRACTION

(6)	(7)	(8)	(9)	(10)
243	48.7	16.43	34	114.32
- 2.4	- 6.82	- 5.8	- 2.36	- 18.6

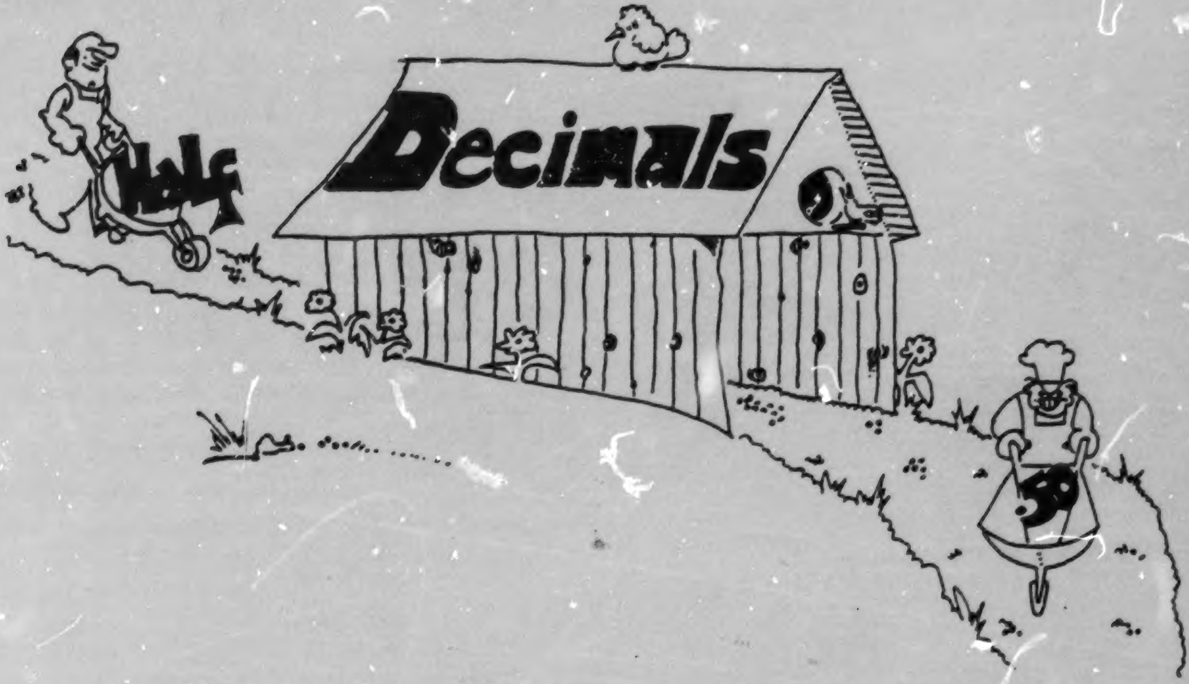
MULTIPLICATION

(11)	(12)	(13)	(14)	(15)
7.9	.18	9.5	29.6	5.20
x .23	x .496	x 68	x .63	x 3.40

DIVISION (Carry answers to three (3) correct decimal places where applicable)

(16)	(17)	(18)	(19)	(20)
$5\overline{)17.245}$	$6\overline{)149}$	$.08\overline{)57}$	$66\overline{).584}$	$.7\overline{)4.2}$

DIVERSIFIED OCCUPATIONS II



The number 145 is really one hundred and forty-five ones. You wouldn't want to write the number "1" that many times, however, because it would look like this:

11111111111111111111111111111111111111111111111111111111111111111111111111111111
11111111111111111111111111111111111111111111111111111111111111111

To make it easier for you, we have numbers in different units for your convenience. The value of each number depends on where it is placed. Let's take the number 145, for example, and see what the value of those units are. As you can see in the illustration below, one is in the hundreds position, four is in the tens position, and five is in the ones position. This number is spoken as one hundred and forty-five.

1	4	5
hundreds	tens	ones

What numbers are represented by the decimal in the following?

18.431 48.24 1,006.52

Can you answer the following questions?

1. All numbers to the right of a decimal point are called _________ numbers.

2. All numbers to the left of a decimal point are called _________ numbers and are always one or more.

3. In the number 68.48, the ".48" is a _________ number and the "68" is a _________ number.

3.124 23.68 4 16.873	It is impossible to add these numbers correctly until the decimal points are lined up vertically so they look like this	3.124 23.68 4. 16.873

It may be easier to work with these numbers if you add zeros to balance each number. For example:

3.142	no zeros added
23.680	one zero added
4.000	three zeros added
16.873	no zeros added

Rewrite the following problems so that the decimal points are lined up and indicate the correct answer:

EXAMPLE:		
.840	.840	
55.3	55.300	
1.08	1.080	
813.90	813.900	Decimals lined up for proper computation
62.309	62.309	
.83674	.83674	

PROBLEMS:

4.	5.	6.
.78	.26	49.3
46.18	5	.04
3.303	.84040	2.245
51.3	10.98	306.2
42.7813	96.241	60.971
.92867	817.2	7.54421

ADDITIONAL ALIGNMENT PROBLEMS

A.	B.	C.
3.367	5.177	19.23
141.5	123.6	7.899
21.52	72.65	625.7
92.07	84.91	2.784
5.867	1.745	25.38

D.	E.	F.
812.4	66.24	19.57
13.33	4.863	4.610
7.070	275.3	620.8
22.68	75.47	55.23
4.816	6.311	87.82

If you are still having difficulty, consult your teacher for assistance. DO NOT GO ON UNTIL YOU THOROUGHLY UNDERSTAND THE ALIGNMENT OF DECIMALS.

Decimals and the Adding Machine

Addition

When the following numbers are entered into an adding machine

3.142
23.68
4.5
16.872

they would appear on the adding machine tape as →

31.42
23.68
.45
168.72

It is necessary to add zeros to all decimals which have fewer than three decimal places since the greatest number of decimals in any number is three.

For example:

3.142	no zero needed
23.680	one zero added
4.500	two zeros added
16.873	no zero needed
48.195	

However, the numbers would look like this on an adding machine tape

31.42
236.80
45.00
168.73
481.95

The answer is correct, but note that the printed decimal on the tape is incorrect. You must remember what the longest decimal number in your problem was and "visually" move the decimal to the correct position before writing down your answer.

Subtracting of Decimals

Look at the following examples:

245.
-4.78

← add zeros so that the problem looks like this →

245.00
-4.78

24.875 - 2.3 = 24.875
-2.300
22.575

It does not make any difference whether the top number or the bottom is unbalanced, just add zeros and do the computation.

Complete the following problems. Be sure to balance each problem with zeros for easier computing.

7. 428.6
-19.64

8. 64.62
-36.7

9. 425
-6.34

10. 118.168
-19.47

Take the time to work the problems below. Your goal is 100% accuracy.

G. 16.428
-8.640

H. 48.89
-9.924

I. 108
-14.6

J. 24.624
-6.91

K. 1286.29 L. 4806.922 M. 5138.94 N. 452.9
-531.080 -916.91 -274.18 -74.49

Multiplication of Decimals

Compute the answers to the following problems:

11. 4 12. 13 13. 24 14. 237 15. 1624
X2 X6 X93 X142 X1278

In multiplying decimals, always begin at the right and point off as many decimal places in the product as there are decimal places in the multiplier and the multiplicand together. Look at the following example.

4.2 the multiplicand has 1 decimal place
X.13 the multiplier has 2 decimal places
126
42
.546 the product has 3 decimal places (1 from the multiplicand + 2 from the multiplier).

Answer the following questions:

5.2 How many decimal numbers does the multiplicand have? O.________
X17.5 How many decimal numbers does the multiplier have? P.________
How many decimal numbers would be in the product? Q.________

16. 7.8 17. 5.2 18. .08 19. 1.69 20. 9.5 21. 29.6
X.201 X3.4 X.096 X5.5 X68 X.83

ADDITIONAL PROBLEMS:

R. .96 S. .079 T. 5.6 U. 18.78 V. 78.7 W. 23.2
X.69 X .13 X4.8 X 52 X 16 X2.2

If you are still having difficulty with the problems, consult your teacher for assistance; then rework the above problems.

Dividing Decimals by Whole Numbers

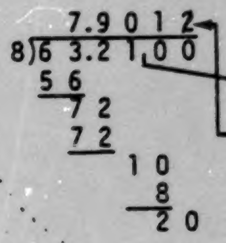
22. 3)27 23. 12)144 24. 45)675 25. 9)117 26. 20)400

In dividing a decimal by a whole number, the decimal point in the answer is placed directly above its original placement in the dividend.

EXAMPLE: 10.5378
9)94.84

moves directly above within the answer

Depending upon the problem at hand, you may be asked to carry or work out a problem to any number of decimal places.



zeros added to original number to carry answer to three correct decimal places.

Because the fourth number is less than 5, it is dropped or disregarded. However, if the fourth number were 5 or more, the last number would be rounded up and the answer would read 7.902. Therefore, when you are asked to carry a number out to a specific number of "correct" decimal places, always carry the number out to one more place than required and "round" the last number up if the last digit is 5 or more.

Work the following division problems. Carry each answer to 3 "correct" decimal places.

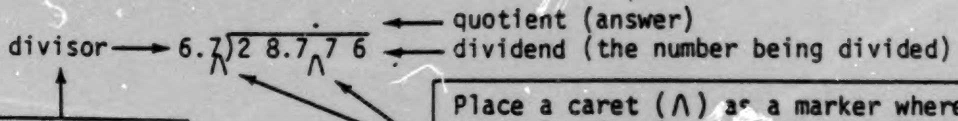
27. $5\overline{)18.243}$

28. $8\overline{)4.323}$

29. $6\overline{)149}$

Dividing Decimals by a Decimal

When dividing by a decimal, move the decimal point in the dividend as many places to the right as there are decimal places in the divisor. Always make the divisor a whole number.

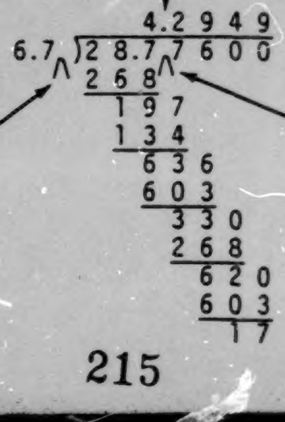


the number doing the dividing

Place a caret (∧) as a marker where the decimal point is to be moved. This eliminates the need for erasing the original decimal point or rewriting the problem.

The problem would now look like this:

Correct placement of decimal above caret



Place the caret one decimal place to the right. This makes divisor a whole number.

Caret placed one place to the right in the dividend because there is one decimal place in the divisor.

If the divisor has more decimal places than the dividend, it is necessary to add zeros to the dividend. Look at the following examples:

$.4\overline{)16}$ ← needs to be changed so it looks like and the correct answer would be 40 → $.4_{\wedge}\overline{)1\,6.\dot{0}_{\wedge}}$

$.08\overline{)52}$ ← would be changed to look like →

$$\begin{array}{r} 6\,5\,0. \\ .08_{\wedge}\overline{)5\,2.0\,0_{\wedge}} \\ \underline{4\,8} \\ 4\,0 \\ \underline{4\,0} \end{array}$$

Remember, before working a division problem, the divisor must be a whole number. If the divisor is a whole number, there is no change in the decimal placement in the dividend. Now work the following problems (carried to three "correct" places):

30. $.02\overline{)42}$

31. $6.6\overline{)39.6}$

32. $7.3\overline{).584}$

33. $7\overline{)4.97}$

34. $3.22\overline{)471.4}$

35. $.927\overline{)1.0168}$

36. $1.76\overline{)25.47}$

37. $6.93\overline{)1001.57}$

DIVERSIFIED OCCUPATIONS II

UNIT #15

DECIMALS TEST

ADDITION

(1)	(2)	(3)	(4)	(5)
3.303	840.12	12.674	81.1264	181.12
51.3	6.2139	2.6872	959.26	17.654
.98672	77.854	1450.6	8.1728	154.28
813.90	.1697	135.42	19.543	343.14
+ 6.721	+96.241	+71.012	+ 172.65	+16.789

SUBTRACTION

(6)	(7)	(8)	(9)	(10)
168.2	99.681	108.1	17.26	24.624
-14.23	- .64	-14.24	-6.341	- 6.91

MULTIPLICATION

(11)	(12)	(13)	(14)	(15)
19.4	.69	4.8	77.8	22.3
x .13	x.96	x5.6	x 14	x 3.3

DIVISION (Carry answers to three (3) correct decimal places where applicable)

(16)	(17)	(18)	(19)	(20)
$1.67\overline{)52.74}$	$6.6\overline{)93}$	$.04\overline{)24}$	$2.93\overline{)104.14}$	$3.12\overline{)417.4}$

DIVERSIFIED OCCUPATIONS II

UNIT #15

FRACTIONS PRETEST

NOTE: Use the Table of Decimal Equivalents found at the bottom of this page to convert all fractions to decimals before completing these problems.

ADDITION

(1) 1/4 + 1/2

(2) 1/8 + 1/9

(3) 3/7 + 1/3

(4) 2/5 = 2/12

(5) 1/6 + 1/10

SUBTRACTION

(6) 3/8 - 1/16

(7) 4/9 - 2/5

(8) 2/3 - 2/7

(9) 4/8 - 4/16

(10) 2/6 - 1/4

MULTIPLICATION (Round off answers to four (4) correct decimal places)

(11) 2/7 x 3/9

(12) 4/12 x 3/6

(13) 1/4 x 1/5

(14) 3/8 x 1/2

(15) 4/9 x 2/3

DIVISION (Carry answers to four (4) correct decimal places when applicable)

(16) 3/7 ÷ 2/9

(17) 7/16 ÷ 1/4

(18) 4/6 ÷ 1/3

(19) 5/9 ÷ 1/5

(20) 3/4 ÷ 1/8

TABLE OF DECIMAL EQUIVALENTS

1/2	1/3	1/4	1/5	1/6	1/7	1/8	1/9	1/10	1/12	1/16	1/32
1--.5	1--.3333	1--.25	1--.2	1--.1667	1--.1429	1--.125	1--.1111	1--.1	1--.0833	1--.0625	1--.03125
	2--.6667	2--.5	2--.4	2--.3333	2--.2857	2--.25	2--.2222	2--.2	2--.1667	2--.125	2--.0625
		3--.75	3--.6	3--.5	3--.4286	3--.375	3--.3333	3--.3	3--.25	3--.1875	3--.09375
			4--.8	4--.6667	4--.5714	4--.5	4--.4444	4--.4	4--.3333	4--.25	4--.125
				5--.8333	5--.7143	5--.625	5--.5556	5--.5	5--.4167	5--.3125	5--.15625
					6--.8571	6--.75	6--.6667	6--.6	6--.5	6--.375	6--.1875
						7--.875	7--.7778	7--.7	7--.5833	7--.4375	7--.21875
							8--.8889	8--.8	8--.6667	8--.5	8--.25
								9--.9	9--.75	9--.5625	9--.26125
									10--.8333	10--.625	10--.3125
									11--.9167	11--.6875	11--.34375
										12--.75	12--.375
										13--.8125	13--.40625
										14--.875	14--.4375
										15--.9375	15--.46875
											16--.5
											17--.53125
											18--.5625
											19--.59375
											20--.625
											21--.65625
											22--.6875
											23--.71875
											24--.75
											25--.78125
											26--.8125
											27--.84375
											28--.875
											29--.90625
											30--.9375
											31--.96875

HOW TO USE THIS TABLE

To find the decimal equivalent of the fraction 5/6, go to the "1/6" column--trace down the column to the number 5 on the left side of the column and read the decimal equivalent which is to the right of the number 5. The decimal equivalent in this case is .8333.

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DIVERSIFIED OCCUPATIONS II

What is the largest number that can be divided into 3 and 12 evenly? The answer is obviously 3 as shown in the illustration below.

$$\frac{3}{12} \div 3 = 3\overline{)\frac{3}{12}} = \frac{1}{4} \begin{array}{l}\text{(numerator)}\\\text{(denominator)}\end{array}$$

Reduce the fractions listed below to their lowest common denominator.

X. 2/12 = _____ Y. 3/9 = _____ Z. 4/24 = _____

PROBLEM: 38. One-third of 21 is _________.

Reducing Fractions to their Decimal Equivalents

EXAMPLE: Reducing a proper fraction to its lowest common denominator; and converting it to its decimal equivalent:

1/4 = .25 The decimal is computed by dividing the numerator (1) by the denominator (4):

$$\begin{array}{r} .25 \\ 4\overline{)1.00} \\ \underline{8} \\ 20 \\ \underline{20} \end{array}$$

NOTE: In order to make this computation, the decimal numbers of zero were added to the whole number one.

Change the following fractions to their decimal equivalents:

A1. 1/5 A2. 3/4 A3. 2/8 A4. 1/2

Addition of Fractions

Use the Table of Decimal Equivalents

1/2 = .5
1/4 = .25
1/5 = .20
.95 is the answer

NOTE: Remember that in order to add decimal numbers, the decimal points must be lined up vertically. If you are confused on this point, refer to section on "Addition of Decimals."

To give you an opportunity to become familiar with the table through use, add the following fractions by changing them first to their decimal equivalents. Round off answers to four correct decimal places when applicable.

39. 1/3 + 4/9 + 2/10 = __________
40. 1/2 + 2/5 + 3/32 = __________
41. 2/9 + 3/16 + 5/12 = __________
42. 1/2 + 2/7 + 3/8 = __________
43. 3/4 + 1/6 + 5/16 = __________
44. 4/32 + 2/9 + 3/7 = __________

Recheck your work to determine what type of error you are making; then work the following:

A5. 2/3 + 2/5 + 3/9 = ____ A6. 1/4 + 2/6 + 4/8 = ____ A7. 2/7 + 3/12 + 5/16 = ____

Check your answers.

Are all 3 answers correct? If not, have your instructor check your work to assist you and try reworking the problems. Do not continue to Subtraction of Fractions until you are able to work the addition problems correctly.

Subtraction of Fractions

1/2 = .5 = .500 (minuend)
- 1/8 = .125 = .125 (subtrahend)
.375

NOTE: Zeros added to to the minuend to balance the decimal places in the subtrahend.

Here is another example:

5/16 = .3125 = .3125
- 1/4 = .25 = .2500
.0625

If you do not understand the concept of "balancing" the numbers before beginning your computation, refer to section on "Subtraction of Decimals."

Now work the following problems (use the Table of Decimal Equivalents):

45. 3/8 - 1/4 = _____
46. 7/16 - 3/8 = _____
47. 5/16 - 2/9 = _____
48. 3/4 - 5/16 = _____
49. 4/7 - 5/16 = _____
50. 5/6 - 1/2 = _____

TABLE OF DECIMAL EQUIVALENTS

1/2	1/3	1/4	1/5	1/6	1/7	1/8	1/9	1/10	1/12	1/16	1/32
1--.5	1--.3333	1--.25	1--.2	1--.1667	1--.1429	1--.125	1--.1111	1--.1	1--.0833	1--.0625	1--.03125
	2--.6667	2--.5	2--.4	2--.3333	2--.2857	2--.25	2--.2222	2--.2	2--.1667	2--.125	2--.0625
		3--.75	3--.6	3--.5	3--.4286	3--.375	3--.3333	3--.3	3--.25	3--.1875	3--.09375
			4--.8	4--.6667	4--.5714	4--.5	4--.4444	4--.4	4--.3333	4--.25	4--.125
				5--.8333	5--.7143	5--.625	5--.5556	5--.5	5--.4167	5--.3125	5--.15625
					6--.8571	6--.75	6--.6667	6--.6	6--.5	6--.375	6--.1875
						7--.875	7--.7778	7--.7	7--.5833	7--.4375	7--.21875
							8--.8889	8--.8	8--.6667	8--.5	8--.25
								9--.9	9--.75	9--.5625	9--.28125
									10--.8333	10--.625	10--.3125
									11--.9167	11--.6875	11--.34375
										12--.75	12--.375
										13--.8125	13--.40625
										14--.875	14--.4375
										15--.9375	15--.46875
											16--.5
											17--.53125
											18--.5625
											19--.59375
											20--.625
											21--.65625
											22--.6875
											23--.71875
											24--.75
											25--.78125
											26--.8125
											27--.84375
											28--.875
											29--.90625
											30--.9375
											31--.96875

HOW TO USE THIS TABLE

To find the decimal equivalent of the fraction 5/6, go to the "1/6" column--trace down the column to the number 5 on the left side of the column and read the decimal equivalent which is to the right of the number 5. The decimal equivalent in this case is .8333.

If your problems were not correct, check to see if you balanced your numbers before subtracting. Recheck your work, and then do the following problems for additional practice.

A8. 9/16 - 1/6 = _____ A9. 4/9 - 1/5 = _____ A10. 4/5 - 1/3 = _____

Check your answers.

If you are still having difficulty, request assistance from your instructor.

Multiplication of Fractions

NOTE: There are 3 decimal places in the multiplicand plus 2 decimal places in the multiplier requiring 5 decimal places in the product.

```
     1/8 = .125   (multiplicand)
   x 1/4 = .25    (multiplier)
            625
           250
         .03125   (product)
```

The product requires the addition of a zero (0) for proper decimal placement.

Now work the following problem:

```
                    Fraction    Decimal
3/16 x 2/3 =          3/16   =   .1875
                    x 2/3    =  x.6667
```

Is your answer .12500625? If it is then continue; if not, work the problem again. Work the following for additional practice, but this time round off all answers to 4 decimal places.

51. 3/4 x 2/6 = _____ 52. 4/16 x 2/3 = _____ 53. 2/7 x 1/5 = _____

54. 1/2 x 4/9 = _____ 55. 3/12 x 3/8 = _____ 56. 3/16 x 5/32 = _____

Recheck you work for errors and then work the following problems (rounded to four "correct" places):

A11. 3/16 x 1/3 = _____ A12. 1/2 x 3/5 = _____ A13. 5/8 x 3/4 = _____

Check your answers.

If you are still having difficulty, check with your instructor for assistance.

Division of Fractions

EXAMPLE: 1/4 ÷ 3/5 = .25 ÷ .60 = .60).25

Place a caret (^) as a marker when the decimal point must be moved. Because the divisor must always be a whole number, move the decimal point in the dividend as many places to the right as there are decimal places in the divisor. If additional information is needed, refer to section on "Division of Decimals."

Your problem would now look like this:

```
              .4 1 6 6 6   or rounded off to .4167
   .60^).2 5^0 0 0 0 0
          2 4 0
          1 0 0
            6 0
            4 0 0
            3 6 0
              4 0
```

Remember, if the divisor has more decimal places than the dividend, it is necessary to add zeros to the dividend. For example, if you had 3/6 ÷ 1/16, it would look like this:

```
                        8.  is the answer (quotient)
.5 ÷ .0625   OR   .0625^).5000^
```

Work the following problems. Carry all answers to four "correct" decimal places when applicable.

57. 1/3 ÷ 7/8 = _____

58. 1/8 ÷ 5/6 = _____

59. 5/12 ÷ 1/4 = _____

60. 1/5 ÷ 2/7 = _____

61.. 7/16 ÷ 1/9 = _____

62. 3/6 ÷ 2/10 = _____

A14. 5 ÷ 1/4 = _____

A15. 4 ÷ 2/10 = _____

A16. 3 ÷ 2/9 = _____

Check your answers.

If you are still having difficulty, request assistance from your instructor. If you understand these problems, then proceed with the Fraction Post Test.

DIVERSIFIED OCCUPATIONS II

UNIT #15

FRACTIONS TEST

NOTE: Use the Table of Decimal Equivalents to convert all fractions to decimals before completing these problems.

ADDITION

(1)	(2)	(3)	(4)	(5)
2/5	4/9	1/2	3/16	4/5
1/6	1/3	3/7	4/32	3/12
+ 3/10	+ 1/4	+ 3/8	+ 3/12	+ 4/16

SUBTRACTION

(6)	(7)	(8)	(9)	(10)
5/8 - 1/4	9/16 - 3/8	5/6 - 1/3	5/7 - 1/5	4/9 - 1/12

MULTIPLICATION (Round off answers to four (4) correct decimal places)

(11)	(12)	(13)	(14)	(15)
1/4 x 1/6	1/2 x 4/9	3/5 x 1/8	2/3 x 4/10	3/7 x 3/16

DIVISION (Carry answers to four (4) correct decimal places where applicable)

(16)	(17)	(18)	(19)	(20)
1/2 ÷ 2/5	6/16 ÷ 3/8	14 ÷ 1/4	5/12 ÷ 1/3	3/6 ÷ 2/10

UNIT #15

PERCENTS PRETEST

(1) 1/2% of 1500?

(2) 80 = 25% of ?

(3) The percentage is 84; the rate is 12%. What is the base?

(4) 16 is what percent of 80?

(5) 5 1/2% of $68?

(6) 16 = 16% of ?

(7) The percentage is 28; the rate is 32%. What is the base?

(8) 116 is what percent of 799?

(9) 14 1/4% of 200 = ?

(10) 18 = 6 1/4% of ?

(11) The percentage is 27; the rate is 4 1/2%. What is the base?

(12) 93.60 is what percent of 234?

(13) 22% of 48?

(14) 48 = 12 1/2% of ?

(15) The percentage is 72; the rate is 15%. What is the base?

(16) 78 is what percent of 520?

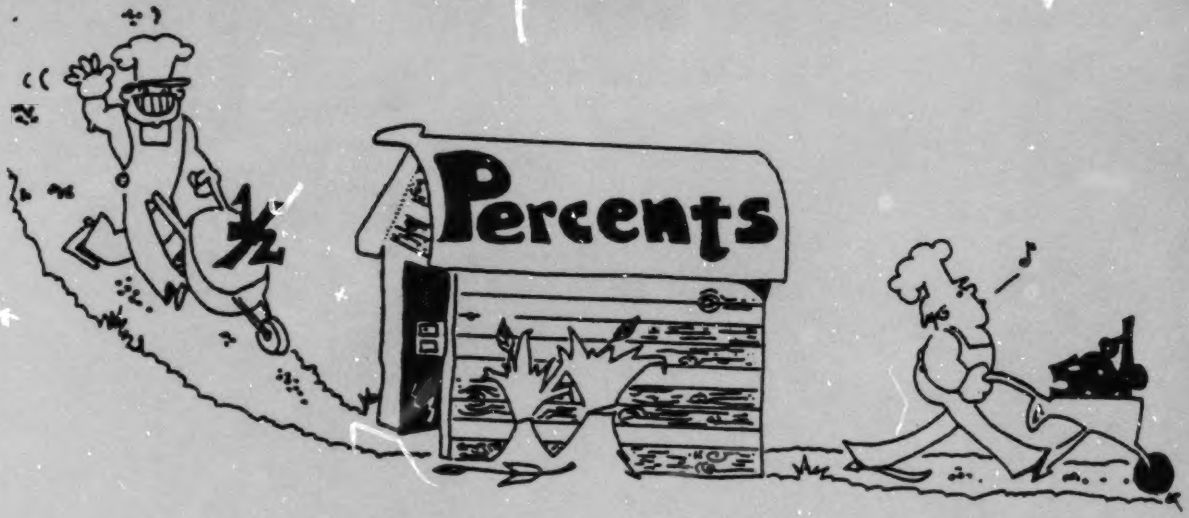
(17) 68% of 400 = ?

(18) 96 = 37 1/2% of ?

(19) 43.40 is what percent of 124?

(20) 20% of $9,680 = ?

DIVERSIFIED OCCUPATIONS II



Write each of the following as a decimal:

63. 27% = .27 64. 67% = ____ 65. 23% = ____ 66. 4/100 = ____ 67. 25/100 = ____

68. 14% = ____ 69. 3% = ____ 70. 46% = ____ 71. 21/100 = ____ 72. 38% = ____

To find the percentage when the base and rate are known, multiply the base by the rate. For example: R X B = P

What is 12% of $230? = percentage

rate x base = percentage

```
  $230  (base)
 X .12  (rate)  (12% changed to decimal)
   460
  230
$27.60 (percentage)
```

Compute the following percentage problems: (B X R = P)

73. 75% of 12?____ 74. 48% of 96?____ 75. 16% of 292?____

76. 14% of 200?____ 77. 32% of 184?____ 78. 19% of $43?____

To find the base when the percentage and rate are given, always divide the percentage by the rate. For example: P ÷ R = B

```
                                              380. ←(base)
76 is 20% of ____? = (rate)→ .20^)76.00^ ←(percentage)
↑        ↑      ↑                 60
percentage rate  base            160
                                 160
```

Compute the base in the following percentage problems: P ÷ R = B

79. 48 is 40% of _____ 80. 56 is 20% of _____ 81. 150 is 30% of _____

82. 15 is 6% of _____ 83. 16% of a number is 320. What is the number _____?

84. The percentage is $830; the rate is 16%. What is the base _____?

A17. 320 = 20% of _____? A18. $80 is 125% of ____? A19. 338 is 200% of _____?

Check your answers:

If you made any errors or if you don't understand the principle, ask your teacher for help.

To find the rate when the percentage and base are given, divide the percentage by the base. For example: P ÷ B = R

What percent of 1200 is 300? = (base) 1200)300.00 ← (percentage) .25 = 25% (rate)

↑ rate ↑ base ↑ percentage

2400
6000
6000

Work the following problems: (Round your answers to the nearest tenth of a percent. For example, if your answer was .10256, the correct percent (rounded to the nearest tenth) would be 10.3%. The rule for this would be the opposite of changing a percent to a decimal and would require moving the decimal point two places to the right.)

85. What percent of $316 is $29? 86. What percent of $75.34 is $44.62?

87. What percent of 363 is 121? 88. What percent of $115 is $75?

89. What percent of $28 is $14? 90. What percent of $162 is $28?

PROBLEM REVIEW: These problems should be worked just prior to taking the Post Test

1. 5½% of $328 is _____
2. What percent of $75.38 is $428.62 _____
3. $28 is what percent of $14 _____
4. What percent of $375.45 is $120.16 _____
5. 1½% of $1400 is _____
6. 78 = 13% of _____
7. 66 is what percent of 198 _____
8. The percentage is 55 and the rate is 4%. What is the base?
9. 60⅓% of $115 = _____

PROBLEM REVIEW RESULTS

Correct Answers	Action
9	YOU ARE READY! Ask your instructor for the percentage Post Test.
8	Check the problem missed and work it again to determine where the error was made. When the answer is correct, ask your instructor for the percentage Post Test.
6-7	Determine your errors. Did you use the wrong equation or were the mathematical computations incorrect? Show the instructor your work and the kinds of errors you made. The instructor will tell you to either review this section again or proceed on to the Post Test.
5 or less	Find your errors. If you need help, ask your instructor. Review all pages which refer to finding the percentage, base, and rate. After reviewing, work the Problem Review section again.

UNIT #15

PERCENTS TEST

(1) 6% of \$1,800 is ?

(2) What percent of \$90 is \$450?

(3) 7% of \$400 is ?

(4) What percent of \$96 is \$288?

(5) 300 = 20% of ?

(6) 150 is 40% of ?

(7) What percent of \$115 is \$75?

(8) 15 is 20% of ?

(9) 14% of \$2,000 is ?

(10) What percent of \$185 is \$75?

(11) 30% of 186 is ?

(12) The percentage is 105 and the rate is 5%. What is the base?

(13) 70% of 21 is ?

(14) What percent of \$162 is \$28?

(15) 10% of \$17 is ?

(16) The percentage is 40; the rate is 32%. What is the base?

(17) 35% of 1200 is ?

(18) 28 is what percent of 560?

(19) 2% of 45 is ?

(20) The percentage is 18 and the rate is 20%. What is the base?

DIVERSIFIED OCCUPATIONS II

UNIT 16

Public Services

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Public Services

2. LESSON NAME Agencies You May Call For Help

3. LESSON TIME 2 days

4. TEACHER SET-UP Copies: pretest, vocabulary

5. MATERIALS NEEDED "Entering The World of Work" books

6. PERFORMANCE OBJECTIVES

A) TSWBAT identify people who need help and various types of help they might need.

B) TSWBAT tell about different agencies and other sources available for help.

C)

7. EVALUATION

8. SPECIAL NOTES

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DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Pretest	1) HANDOUT, complete and turn in
2) Vocabulary	2) HANDOUT, give definitions using pretest
3) Read Chapter 16 in "Entering the World of Work"	3) -Read the chapter and answer all check-up questions and the discussion and review questions at the end of the chapter.
4) Optional Guest Speaker	4) -good speakers from the Crisis Center on Suicide and Teenagers

DIVERSIFIED OCCUPATIONS II

UNIT #16

PRETEST

Read each statement. If true, circle T. If false, circle F.

T F 1. It is important to ask for help even for small problems.

T F 2. Most people need help sometime.

T F 3. Most cities and some small towns have a special phone number to call for help.

T F 4. If you do not know the special number for help, dial 0.

T F 5. The Salvation Army helps only those people who belong to the Army.

T F 6. The Social Welfare Office is open 24 hours every day of the week.

T F 7. Legal advice is not available at the Social Welfare Office.

T F 8. Small Claims Courts help workers receive money due them.

T F 9. Child Welfare gives any kind of help needed by children.

T F 10. The State Employment Office can help you find a job.

T F 11. Social Services cannot help people find jobs.

T F 12. The police department can find help for any kind of problem.

T F 13. A prescription is needed to buy some medicines.

T F 14. Drug abuse occurs if people use medicine that is needed.

T F 15. It is against the law to use illegal drugs.

T F 16. Drinking alcohol will never harm you.

T F 17. Most churches will help people who have a problem.

T F 18. Drug rehabilitation centers help people quit using drugs.

T F 19. Few people are willing to help after an earthquake or storm.

T F 20. Social Service agencies are listed in the phone book.

DIVERSIFIED OCCUPATIONS II

Match the words with their meanings. Write the number of the word in the blank by its meaning.

___ discouraged and unhappy.

___ unnecessary use of drugs.

___ condition of feelings and attitudes.

___ having to do with money.

___ hurting or injuring a child.

___ a listing in the yellow pages of the telephone book under which are listed many agencies that offer help.

___ help given to keep something bad from happening.

___ telephone contact with the Operator.

___ a source of legal assistance for anyone who asks.

___ a doctor's written order for medicine.

___ a place to settle problems involving a small amount of money.

___ a training program for a person to learn a new kind of work after an illness or an accident.

___ a place to get financial or other forms of help.

1. child abuse
2. crisis intervention
3. depressed
4. dial 0
5. drug abuse
6. financial problems
7. Lawyer Referral Service
8. mental health
9. prescription
10. Small Claims Court
11. Social Service
12. Social Welfare Office
13. Vocational Rehabilitation

DIVERSIFIED OCCUPATIONS II

UNIT #16

VOCABULARY

1) CHILD ABUSE

2) CRISIS INTERVENTION

3) DEPRESSED

4) DIAL 0

5) DRUG ABUSE

6) FINANCIAL PROBLEMS

7) LAWYER REFERRAL SERVICE

8) MENTAL HEALTH

9) PRESCRIPTION

10) SMALL CLAIMS COURT

11) SOCIAL SERVICE

12) SOCIAL WELFARE OFFICE

13) VOCATIONAL REHABILITATION

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DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Public Services
2. LESSON NAME Road Maps
3. LESSON TIME 3 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED state maps
6. PERFORMANCE OBJECTIVES

   A) TSWBAT read and understand the use of road maps by figuring out a route and the mileage involved.

   B) TSWBAT explain the different symbols and size of print on a map.

   C)

7. EVALUATION
8. SPECIAL NOTES

CONTENT OUTLINE	PROCEDURES
1) Road Maps	1) HANDOUT, read, discuss and complete -either have the students provide their own maps, bring some for them, or use ones in school library

ROAD MAPS

Before beginning this section, locate a road map of the State of Washington. Almost all service stations will give one to you free of charge or for a nominal fee. You may also purchase them at most book stores.

At some time in everyone's life, a road map will be important. To be able to read one with some accuracy will be an asset. Road maps will differ in what they tell you, but all of them will indicate the mileage from one place to another and the major and minor highways. The assignments that follow are meant to help acquaint you with your state, its places of interest, and to give you the experience of reading a road map.

Road Maps - Assignment # 1:

Answer the following questions, using the road map of the State of Washington:

1. Where can you get a road map? ____________________

2. The names of different cities are printed in different size print. What does this indicate?

   ____

3. How can you tell where the high mountainous areas are?

   ____

4. What is located:

   A. to the north of the state? ____________________

   B. to the south of the state? ____________________

   C. to the east of the state? ____________________

   D. to the west of the state? ____________________

5. As indicated on your map, illustrate the following:

   A. a 6-lane freeway ____________________

   B. a 4-lane freeway ____________________

   C. a 2-lane main road ____________________

   D. a 2-lane rural road ____________________

6. Locate on your map a straight 10-mile stretch of highway. Using this as a guideline, make your own scale. Indicate 0 to 50 miles in 5-mile increments. Do problem # 7 below and then tape your scale where indicated.

Tape scale here

7. Using the scale you made for problem # 6, how far is it "as the crow flies" from:

A. Blaine, Wash. to Camas, Wash.? ____________________

B. Farmington, Wash. to Copalis Beach, Wash.? __________

8. You want to drive from Kelso to Spokane:

A. How many miles is the shortest route? _____________

B. Name 3 cities you would go through:

1) ____________________________

2) ____________________________

3) ____________________________

C. The forecast is for "heavy snow on all mountain passes." What is the safest route?

____

Name 3 cities you would go through:

1) ____________________________

2) ____________________________

3) ____________________________

D. What is the mileage difference between the "safest route" and the "shortest route"?

____

9. The highways in the United States are numbered according to a definite plan:
   - A. all major highways running north-south have odd numbers
   - B. all major highways running east-west have even numbers

What are the numbers of the major highways between the following cities?

A. Vancouver and Tacoma? ____________

What direction does it run? ____________

B. Aberdeen and Olympia? ____________

What direction does it run? ____________

C. Spokane and Seattle? ____________

What direction does it run? ____________

D. Spokane and Pullman? ____________

What direction does it run? ____________

E. Burlington and Omak? ____________

What direction does it run? ____________

F. Portland, Ore. and Pendleton, Ore.? ____________

What direction does it run? ____________

10. How high is Snoqualmie Pass? ____________

How high is Mt. Rainier? ____________

11. How many miles is it from Spokane to the Canadian border?

(shortest route) ____________

12. You are traveling east on highway #6. Your destination is Centralia. You come to the intersection of highway #6 and Interstate Highway #5. You see the following signs:

I-5
North
↑

I-5
South
↱

Which sign would you follow? ____________

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DIVERSIFIED OCCUPATIONS II

It is the month of August. You are working in the town of Ephrata and have a two-week vacation coming up. You will be off work on Friday, Aug. 5 at 5:00 p.m. and not have to return to work until Monday, Aug. 22 at 8:00 a.m. You and your friend want to travel around the state and visit various friends, relatives, and places of interest. You come up with the following list:

Places of interest: Victoria, British Columbia
Grand Coulee Dam
Mount Rainier National Park
Pendleton Round-Up (Thurs., Fri., or Sat.)
Copalis Beach - clam digging

Friends to see: George in Yakima
Mr. Raistakka in Naselle
Nancy in Omak

Relatives to visit: Grandma Jones in Spokane
Uncle Harry in Everett
Cousin Peter in Montesano
Aunt May in Walla Walla

You may go in any direction that you want to go, but you must stop by 8:00 p.m. each night, not drive over 55 miles per hour, and try to spend as much time as possible visiting - not driving. Stay with friends or relatives as many nights as you can.

PLAN CAREFULLY !

Friday, Aug. 5 - begin trip at 5:30 p.m.

From Ephrata To ____________

Number of miles traveled ____________

Who/What did you see? ____________

Saturday, Aug. 6 - begin trip at ____________ (not before 8:00 a.m.)
(time)

From ____________ To ____________

Number of miles traveled ____________

Who/What did you see? ____________

DIVERSIFIED OCCUPATIONS II

Friday, Aug. 19 - begin trip at __________ (not before 8:00 a.m.)
(time)

From ____________________ To ______________________

Number of miles traveled ________________

Who/What did you see? ______________________________

Saturday, Aug. 20 - begin trip at ________ (not before 8:00 a.m.)
(time)

From ____________________ To ______________________

Number of miles traveled ________________

Who/What did you see? ______________________________

Sunday, Aug. 21 - begin trip at ________ (not before 8:00 a.m.)
(time)

From ____________________ To Ephrata - arrive home no later than 10:00 p.m.

Number of miles traveled ________________

Who/What did you see? ______________________________

Road Maps - Assignment # 3:

Answer the following questions:

1. What was the total number of miles traveled during your vacation? ____________________
2. Your car gets 16 miles to a gallon of gas. How many gallons of gas will it take for your vacation trip? _______________
3. The cost of the gas averages$1.10 per gallon. How much will you spend for the gasoline you will need? _________________

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Public Services
2. LESSON NAME Learning how to read bus schedules
3. LESSON TIME 2 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED Everett (or local) Transit Schedules
6. PERFORMANCE OBJECTIVES

   A) TSWBAT determine what bus number to take to a certain destination by interpreting the bus schedule through a series of activities.

   B)

   C)
7. EVALUATION
8. SPECIAL NOTES

CONTENT OUTLINE	PROCEDURES
1) Everett Transit Schedules	1) HANDOUT, read, discuss and complete -have available one schedule per student. Get them at the malls or transit office.
2) Optional Field Trip	2) -Great practice is actually taking the bus somewhere! Have them figure the routes, the time schedules, the cost, etc. to a certain destination--such as the Boeing Plant so that you could take the tour once there, and then possibly somewhere else for lunch, and then return to the school

DIVERSIFIED OCCUPATIONS II

EVERETT TRANSIT SCHEDULES

DIRECTIONS: Use the weekday transit schedule for Everett to complete this handout. The schedules are on the bookshelf.

The bus number and name are in bold dark printing. The lighter printing underneath the bus # and name are the streets (or places) that the bus stops. For example, bus 24 (bus number) West Casino (bus route) will stop at the Everett Mall. It also stops at six other places. Please list them here.

1.______________________________ 4.______________________________

2.______________________________ 5.______________________________

3.______________________________ 6.______________________________

If you had to take bus #24 to the Everett Mall from Mariner High School, what bus stop would you catch it at?

____

If your job interview was at 10:30 a.m. at the Everett Mall, what time would your bus leave from Evergreen and Emander?____________________

All bus stops are not listed on the bus schedules. Why?____________

____

If a bus stop is too far for you to walk to (according to the bus schedule), simply call EVERETT TRANSIT at 259-8898. They can tell you a closer place to get on the bus. Do not be afraid to call them and get help or information.

List the holidays when no bus schedule is offered.

________________________ ________________________

________________________ ________________________

________________________ ________________________

If you ride the bus frequently, prehaps it would be a good idea to purchase a booklet of tickets. These booklets can be purchased at the Transit Office, City Hall, or any ____.

We need to practice finding bus routes and numbers before we review for your quiz. Remember: If you are unsure about using your Everett Transit Schedule, please do not hesitate to ask for help.

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DIVERSIFIED OCCUPATIONS II

Use the symbol and color code for your map to determine the following bus numbers and routes. Assume that you are leaving from Mariner High School on Wednesday. Don't forget to include any transferring if necessary.

Destination	Bus #	Bus Route
Boeing	______	______________________
	______	______________________
	______	______________________
Everett Mall	______	______________________
	______	______________________
	______	______________________
Murphy's Corner	______	______________________
	______	______________________
	______	______________________
Weyerhaeuser	______	______________________
	______	______________________
	______	______________________
Everett Avenue & 23rd Street	______	______________________
	______	______________________
	______	______________________
College	______	______________________
	______	______________________
	______	______________________
Airport Road	______	______________________
	______	______________________
	______	______________________

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DIVERSIFIED OCCUPATIONS II

DIRECTIONS: Use the Everett Weekend Transit Schedule to complete this handout. The schedules can be found on the bookshelf.

1. How much does it cost a student to ride the bus?

There is a map contained on your schedule. Fold your schedule out completely and you will find it on the back. This map shows you all of the bus routes in Everett. It will also help you to locate the streets where you can catch a bus to get to your destination. Use this map to answer the following questions along with the symbol and color code (to the left of the map).

2. What bus # and route would you take to go to a business on Evergreen?

3. What bus # will take you to Boeing?

4. If you wanted to go to the corner of Broadway and 75th Street, what bus route would you take?

5. You need to take the Mukilteo ferry today after school.
    a. How many different buses do you have to take?
    b. How many times do you have to transfer to a different bus?
    c. Explain how you would bus from school to the Mukilteo ferry dock? (Hint: There are three steps)

(1) ______________________________

____

____

(2) ______________________________

____

____

(3) ______________________________

____

____

DIVERSIFIED OCCUPATIONS II

This activity is to help you prepare for your test. If you are able to fill out this study guide sheet without help from your teacher, then you should do very well on your test. However, if you need assistance--please let your teacher know.

Please use the Weekday Schedule to answer the following questions. Refer to activities 1, 2, or 3 for additional help if you need it.

1. Explain the difference between a weekday and a weekend bus schedule.

2. Where can you purchase bus fare booklets?

3. What number should you call if you need more information about finding a bus stop?

4. What is the purpose of a transfer?

5. Give an example of a bus # and bus route.

6. List the bus number and route for the following destinations. You are leaving from Mariner High School after school gets out in the afternoon (at 2:10 p.m.). You need to be to your destination by 4 p.m. In addition, tell what time your bus leaves from the bus stop.

Destination	Bus #	Route	Time Departing	Time Arriving
Everett Mall	____	____________	________	________
Broadway	____	____________	________	________
	____	____________	________	________
Beverly Boulevard	____	____________	________	________
	____	____________	________	________
	____	____________	________	________

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Public Services
2. LESSON NAME Using a Mail-Order Catalog
3. LESSON TIME 2 days
4. TEACHER SET-UP Copies: packet
5. MATERIALS NEEDED Montgomery Ward and Sears catalogs
6. PERFORMANCE OBJECTIVES

   A) TSWBAT correctly fill out an order form using a mail-order catalog.

   B)

   C)
7. EVALUATION
8. SPECIAL NOTES

CONTENT OUTLINE	PROCEDURES
1) Using a Mail-Order Catalog	1) HANDOUT, read, discuss and complete -you will need as many Montgomery Wards and Sears catalogs as possible!

USING A MAIL-ORDER CATALOG

On the following pages you will find order blanks and mailing information for both the Montgomery Ward and Sears catalogs.

USING A MAIL-ORDER CATALOG - Assignment # 1:

1. Select the Montgomery Ward catalog.

2. Order the following items:

one (1) pair of slacks	limit $15
two (2) shirts	limit $ 6 each
one (1) hammer	limit $ 7
one (1) twin-size bedspread	limit $20

3. Fill out the order blank completely, giving all needed information.

4. Use the postage-rate chart for mailing costs.

5. On the "envelope" below, fill out the correct mailing address and return address.

Envelope

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SEND TO: MONTGOMERY WARD, PORTLAND, ORE. 97210

MONTGOMERY WARD ORDER BLANK & CORRECTION-OF-ADDRESS NOTICE*

If Wards does not have your CORRECT current address, please fill-in # 1 and # 2 below, and mail to Wards. Date ________

COMBINE ORDERS, AND SAVE!

You save time and money by combining purchases in a single order. Your postage cost becomes far lower than on these same purchases, ordered separately. You may also save when you combine your orders for larger, unmailable merchandise. (Items with catalog numbers ending in "R" or "F.") Since the truck and express companies charge for a specific minimum poundage, even if shipment weighs less, you can order additional items (up to this minimum) with no increase in your shipping cost. (See Wards Big Book for details.)

PLEASE PRINT ALL INFORMATION

#1. My correct NAME, ADDRESS

Name ________ (first) (middle) (last)

Address ________

City ________ State ________

ZIP code ________ Phone ________

#2. MY PREVIOUS ADDRESS

(Fill-in only if Wards does not have your correct current address.)

Address ________

City ________

State ________ ZIP code ________

METHOD OF PAYMENT

☐ PLEASE OPEN AN ACCOUNT. I am submitting the completed application form on the back of this Order Blank.

☐ ADD TO MY CHARG-ALL ACCOUNT
My account number is ________

Wards store or Catalog House where my account is carried ________

☐ CASH (check or money order enclosed)

☐ SPECIAL INSTRUCTIONS ________

This purchase is made at a time sale price, consisting of the cash sale price and a time price differential or finance charge and is subject to the terms and conditions of my Credit agreement with you.

____
SIGNATURE (Sign full name as shown on your account)

PLEASE DO NOT WRITE IN THIS SPACE

SHIP TO ANOTHER ADDRESS

Name ________

Address ________

City ________ State ________

ZIP code ________ Phone ________

GIVE COMPLETE CATALOG NUMBER. Do you have a credit account? It's the convenient way to shop. Check box above.	HOW MANY	ITEM	COLOR NUMBER	SIZE or other code number	PRICE EACH	TOTAL PRICE	SHIP. WT. (Fill-in for cash orders only) LBS.	OZ.

BE SURE TO FILL IN THIS BOTTOM PORTION FOR CASH ORDERS—ON CREDIT ORDERS WARDS FIGURES TAX AND POSTAGE

TAX (subject to change by State and/or Local governments)

Idaho	3%
Washington (state and local)	5%
Except King County	5.3%

REFER TO WARDS GENERAL CATALOG TO ESTIMATE POSTAGE

TOTAL FOR GOODS			Total lbs. / Total oz.
TAX (see at left)			
POSTAGE			
Owed on previous cash orders			Total wt. in lbs.
CASH PRICE			
AMOUNT ENCLOSED	Check, Money Order		.5 oz. = [illegible] count any remaining oz. as a full lb.
	Wards Refund Drafts		

ON C.O.D. ORDERS We add a 50¢ service charge

HOW WE SHIP . . . Depend on Wards to ship non-mailable items the best way. If you have a preference, please write it here—▶

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DIVERSIFIED OCCUPATIONS II

USING A MAIL-ORDER CATALOG - Montgomery Ward's Postage Rates

Here's how to estimate postage on your order . . .

1. Find your parcel post zone at right.
2. Using the parcel post rate table below, estimate postage for each item or group of items requiring separate postage (as explained below). Always count odd ounces as 1 lb.
    a) Items whose catalog numbers end with the letters M, H, L, A, MM, AA, T, and K are mailed separately—you must figure postage on each individual item.
    b) All fashion items should be grouped together—postage may be figured for the total weight of this group.
    c) Items whose catalog numbers end in R and F are not mailable. Use shipping table below for this merchandise.
    d) All remaining items should be grouped together—postage may be figured for the total weight of this group.
3. Total these individual costs to arrive at the grand total estimated postage cost for your entire order.
4. WARDS REFUNDS ANY MONEY OVER THE ACTUAL POSTAGE COST.

Special note . . . items weighing less than 15 lbs. which measure over 84 inches in length plus girth, take the 15-lb. postage rate.

Parcel Post Rate Table

SHIPPING WEIGHT (16 oz. equal 1 lb.)	In city where Catalog House is located	Zones 1 & 2	Zone 3	Zone 4	Zone 5	Zone 7	Zone 8
Up to but not exceeding 16 oz.	10¢ for the first 2 ounces and 1¢ for each additional 2 ounces						
16 oz. to 2 lbs.	61¢	72¢	73¢	83¢	92¢	$1.12	$1.21
2 lbs. 1 oz. to 3 lbs.	65¢	78¢	82¢	92¢	$1.04	1.32	1.45
3 lbs. 1 oz. to 4 lbs.	69¢	84¢	90¢	$1.01	1.16	1.51	1.69
4 lbs. 1 oz. to 5 lbs.	73¢	90¢	98¢	1.10	1.28	1.71	1.93
5 lbs. 1 oz. to 6 lbs.	77¢	96¢	$1.05	1.19	1.40	1.90	2.17
6 lbs. 1 oz. to 7 lbs.	81¢	$1.02	1.13	1.28	1.52	2.10	2.41
7 lbs. 1 oz. to 8 lbs.	85¢	1.08	1.20	1.37	1.64	2.29	2.65
8 lbs. 1 oz. to 9 lbs.	89¢	1.14	1.28	1.46	1.76	2.49	2.89
9 lbs. 1 oz. to 10 lbs.	93¢	1.20	1.35	1.55	1.88	2.68	3.13
10 lbs. 1 oz. to 11 lbs.	97¢	1.26	1.43	1.64	2.00	2.88	3.37
11 lbs. 1 oz. to 12 lbs.	$1.01	1.32	1.50	1.73	2.12	3.07	3.61
12 lbs. 1 oz. to 13 lbs.	1.05	1.38	1.58	1.82	2.24	3.27	3.85
13 lbs. 1 oz. to 14 lbs.	1.09	1.44	1.65	1.91	2.36	3.46	4.09
14 lbs. 1 oz. to 15 lbs.	1.13	1.50	1.73	2.00	2.48	3.66	4.33
15 lbs. 1 oz. to 16 lbs.	1.17	1.56	1.80	2.09	2.60	3.85	4.57
16 lbs. 1 oz. to 17 lbs.	1.21	1.62	1.88	2.18	2.72	4.05	4.81
17 lbs. 1 oz. to 18 lbs.	1.25	1.68	1.95	2.27	2.84	4.24	5.05
18 lbs. 1 oz. to 19 lbs.	1.29	1.74	2.03	2.36	2.96	4.44	5.29
19 lbs. 1 oz. to 20 lbs.	1.33	1.80	2.10	2.45	3.08	4.63	5.53
20 lbs. 1 oz. to 21 lbs.	$1.37	$1.86	$2.18	$2.54	$3.20	$4.83	$5.77
21 lbs. 1 oz. to 22 lbs.	1.41	1.92	2.25	2.63	3.32	5.02	6.01
22 lbs. 1 oz. to 23 lbs.	1.45	1.98	2.33	2.72	3.44	5.22	6.25
23 lbs. 1 oz. to 24 lbs.	1.49	2.04	2.40	2.81	3.56	5.41	6.49
24 lbs. 1 oz. to 25 lbs.	1.53	2.10	2.48	2.90	3.68	5.61	6.73
25 lbs. 1 oz. to 26 lbs.	1.57	2.16	2.55	2.99	3.80	5.80	6.97
26 lbs. 1 oz. to 27 lbs.	1.61	2.22	2.63	3.08	3.92	6.00	7.21
27 lbs. 1 oz. to 28 lbs.	1.65	2.28	2.70	3.17	4.04	6.19	7.45
28 lbs. 1 oz. to 29 lbs.	1.69	2.34	2.78	3.26	4.16	6.39	7.69
29 lbs. 1 oz. to 30 lbs.	1.73	2.40	2.85	3.35	4.28	6.58	7.93
30 lbs. 1 oz. to 31 lbs.	1.77	2.46	2.93	3.44	4.40	6.78	8.17
31 lbs. 1 oz. to 32 lbs.	1.81	2.52	3.00	3.53	4.52	6.97	8.41
32 lbs. 1 oz. to 33 lbs.	1.85	2.58	3.08	3.62	4.64	7.17	8.65
33 lbs. 1 oz. to 34 lbs.	1.89	2.64	3.15	3.71	4.76	7.36	8.89
34 lbs. 1 oz. to 35 lbs.	1.93	2.70	3.23	3.80	4.88	7.56	9.13
40 lbs.	2.13	3.00	3.60	4.25	5.48	8.53	10.33
45 lbs.	2.33	3.30	3.98	4.70	6.08	9.51	11.53
50 lbs.	2.53	3.60	4.35	5.15	6.68	10.48	12.73
55 lbs.	2.73	3.90	4.73	5.60	7.28	11.46	13.93
60 lbs.	2.93	4.20	5.10	6.05	7.88	12.43	15.13
65 lbs.	3.13	4.50	5.48	6.50	8.48	13.41	16.33
70 lbs.	3.33	4.80	5.85	6.95	9.08	14.38	17.53

Parcel post rates subject to change by U.S. Postal Service

Parcel Post Zone Table

To find your postal zone from Portland, compare the first 3 numbers of your zip code with numbers listed for your State. For example—if you live in Pendleton, Ore. and your zip code is 97801, the first three (3) numbers 978 determine your parcel post zone. By referring to the chart below for Oregon, 978 is zone 3.

ALASKA	
Zip codes beginning	Zone
995, 996, 997	7
All other	5
IDAHO	
Zip codes beginning	Zone
835, 838	3
All other	4
MONTANA	
Zip codes beginning	Zone
535	5
All other	4
OREGON	
Zip codes beginning	Zone
972	Local
979	4
975, 976, 978	3
All other	1 & 2
WASHINGTON	
Zip codes beginning	Zone
990, 991, 992, 993, 994	3
All other	1 & 2

Parcel Post C.O.D. Table

Amount	Postal Money Order Fees	Parcel Post C.O.D. Fees	Wards C.O.D. Service Charge
Up to $10.00	25¢	70¢	50¢
$10.01 to 25.00	35¢	80¢	50¢
25.01 to 50.00	35¢	90¢	50¢
50.01 to 100.00	40¢	$1.00	50¢

Table For Estimating Freight-Truck-Express Shipping Charges

Catalog numbers ending with letters "R" or "F" are not mailable. Catalog numbers ending with the letter "A" are not mailable to all postoffices (see page 475).

If you have a Charg-all account, we'll calculate shipping charges on your order and add them to your account.

With a cash order you may include shipping charges, estimated from the table at right—or, call a local truck line to get exact charges. Wards will refund every cent not used to pay actual shipping charges. Freight companies' charges are under government regulations and are identical for all shippers. No company can offer lower shipping charges. On C.O.D. orders, Wards adds a 50-cent service charge.

Let Wards specify the best routing for your order.

Estimated charges shown apply to most items listed in our catalog. On certain large orders of building material, fencing, plumbing supplies and similar items, charges are generally lower than those shown on the tables. Charges are higher on large bulky items such as boats or furniture. Contact a local trucking company or REA Express agent for actual charges on large shipments of such items; or write us.

If you are near a Wards store, there may be a substantial freight savings if you take delivery at the store. If this is desired, specify on the order, "Deliver to Wards store at *(location)* for Will Call," or contact the store and they will place your order.

Shipping weight of order	100 miles	200 miles	300 miles	400 miles	Over 400 miles
1 to 100 lbs.	$ 7.35	$ 7.35	$ 8.03	$ 8.03	$ 8.51
101 to 150 lbs.	7.67	8.03	9.19	9.98	10.45
151 to 200 lbs.	8.14	8.61	11.03	11.55	12.39
201 to 250 lbs.	9.66	10.45	12.76	15.02	16.33
251 to 300 lbs.	10.19	12.13	15.07	18.06	21.68
301 to 400 lbs.	13.65	15.38	20.06	24.10	28.77
401 to 500 lbs.	16.43	19.90	24.26	29.24	38.75
501 to 600 lbs.	19.64	23.89	29.45	35.28	46.46
601 to 700 lbs.	23.00	27.83	33.29	40.13	54.23
701 to 800 lbs.	26.25	31.82	38.54	45.89	61.95
Most truck lines charge an additional $4.00 or more for delivery to your residence. Call a local trucker or REA Express to obtain actual charges.					
From PORTLAND Cities at right are within the mileages shown in the heading directly above.	Longview Corvallis Seaside Hood River	Seattle Roseburg Yakima Aberdeen	Pendleton Medford Bellingham Coos Bay	Spokane Wenatchee Lewiston Moscow	Boise Idaho Falls Great Falls Kalispell

Estimated charges based on public carrier tariffs and subject to change without notice.

DIVERSIFIED OCCUPATIONS II

Complete the following:

1. Select the Sears catalog.

2. Order the following items:

one (1) typewriter	limit $100
one (1) tent	limit $100
one (1) bicycle	limit $100

3. Fill out the order blank (page 121) completely, giving all needed information.

4. Use the parcel-post information on page 122 for mailing costs.

5. On the "envelope" below, fill out the correct mailing address and return address.

Envelope

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DIVERSIFIED OCCUPATIONS II

USING A MAIL ORDER CATALOG - Sears Parcel-Post Information

If You Plan to Have Your Order Shipped by Parcel Post, Please Read the Following Information Carefully

Packages weighing more than 70 lbs. and/or over 100 inches in combined length and girth (measurement around widest point) *cannot* be mailed because of parcel post regulations. In addition, the post office limits the size and weight of mailable packages based on the classification of the mailing and receiving post offices, customer address and postal zone. These are outlined in the following paragraphs:

If you live in an area served by a First Class Post Office (ask your Postmaster, to be sure), the Post Office Department restricts the size and weight of packages that can be mailed from a First Class Post Office (except for a Rural Route). Seattle is a First Class Post Office.

Items affected by post office restrictions are identified with suffix letters ("L" or "N") based on size and weight limitations as specified in postal regulations. These are the only suffix letters which apply to Parcel Post mailing restrictions.

Catalog numbers followed by "N" (example 34-4378N) cannot be shipped Parcel Post.

Catalog numbers followed by "L" (example 34-5738L) cannot be mailed from a First Class Post Office to a First Class Post Office for city delivery in any zone. (This does not apply to Rural Route addresses.)

"L" items weighing less than 15 lbs. and measuring over 84 in. but not exceeding 100 in. in length and girth combined, are chargeable with a minimum rate equal to that for a 15 lb. item for the zone to which addressed.

Postal regulations determine parcel post zone, distance between post office of mailing to post office of address, by the first three digits (prefix) of the ZIP Codes of Sectional Center Offices, which serve office of mailing and office of address. If you are not sure of your Parcel Pos zone number from Seattle, you can determine the zone b the first three numbers of your ZIP code number listed i the chart on this page. Your zone number is also shown i your address on any packages received from Sears. Th number that appears on the line with your name as show in example below is your Parcel Post Zone.

JOHN T. JONES 3 ←
R 1 B 7
BAKER, OREGON 97814

On mailed-in orders sent to Catalog Merchandise Distrib tion Centers, items which cannot be sent by parcel post w be sent by freight (rail or truck) or REA Express, see th preceding page.

Figure charges on total weight of articles you ar ordering. On your order, show shipping weight of eac article in pounds and ounces in last two columns of orde blank. Add pounds and ounces and change ounces int full pounds (16 ounces to a pound.) Then show tot weight in pounds.

When figuring charges on packages weighing more tha one pound, the post office counts a fraction of a pound a a full pound and charges us postage accordingly. For exar ple, if the total weight of your order is 4 pounds and ounce, you will be charged the rate for 5 full pound Therefore, you could include additional articles weighin 15 ounces without having to pay more shipping and har dling (SEE CHART BELOW).

Include enough money for shipping and handlin since we must prepay parcel post packages before w can ship them.

If you send more than the actual charges for the ship ping and handling costs of parcel post orders, we retur the extra amount.

HOW TO FIND YOUR PARCEL POST ZONE FROM SEATTLE USING YOUR POST OFFICE ZIP CODE NUMBER

Look for the first three numbers of your ZIP Code on the following chart to determine parcel post zone from Seattle.
For example: If you live in Baker, Oregon and your ZIP CODE number is 97814, the first three (3) numbers 978 indicates your parcel post zone from Seattle is Zone 3.

State	First three numbers of Zip Code	Parcel Post Zones
Alaska	998, 999	5
	995, 996, 997	7
Idaho	835, 838	3
	832 to 834, 836, 837	4
Montana	594, 596 to 599	4
Oregon	970 to 972	2
	973, 974, 977, 978	3
	975, 976, 979	4
Washington	981, 987	Local
	980, 982 to 986, 988, 989	1 & 2
	[illegible]	[illegible]

SEARS SHIPPING AND HANDLING CHARGES FOR ORDERS SHIPPED BY PARCEL POST

SHIPPING WEIGHT	APPROX. DISTANCE FROM CATALOG MDSE. DISTRIBUTION CENTER							
	Local Zone	Zones 1 and 2 Not over 150 Miles	Zone 3 151 to 300 Miles	Zone 4 301 to 600 Miles	Zone 5 601 to 1000 Miles	Zone 6 1001 to 1400 Miles	Zone 7 1401 to 1800 Miles	Zone 8 Over 1800 Miles
1 oz. to 8 oz.	$ .22	$ .28	$ .28	$ .30	$ .33	$ [illegible]	$ .40	$ .44
9 oz. to 15 oz.	.55	.60	.60	.60	.66	[illegible]	.80	.88
1 lb. to 2 lbs.	.65	.75	.80	.95	1.05	1.15	1.25	1.35
2 lbs. 1 oz. to 3 lbs.	.70	.90	.95	1.05	1.15	1.25	1.45	1.80
3 lbs. 1 oz. to 5 lbs.	.80	1.00	1.10	1.20	1.35	1.55	1.70	1.90
5 lbs. 1 oz. to 10 lbs.	1.00	1.25	1.35	1.60	1.90	2.20	2.55	2.85
10 lbs. 1 oz. to 15 lbs.	1.20	1.50	1.80	2.10	2.60	3.00	3.50	4.05
15 lbs. 1 oz. to 25 lbs.	1.50	2.00	2.30	2.70	3.35	4.20	5.05	5.05
25 lbs. 1 oz. to 40 lbs.	2.00	2.90	3.35	3.95	4.95	6.15	7.70	9.25
40 lbs. 1 oz. to 55 lbs.	2.50	3.80	4.45	5.50	6.85	9.35	11.55	13.75
55 lbs. 1 oz. to 70 lbs.	3.20	4.90	5.95	7.15	8.35	11.55	14.30	17.05

POSTAL MONEY ORDER FEES
Up to $10.00 ....25c
$10.01 to $50.00 .....35c
$50.01 to $100.00 ....40c

AMERICAN EXPRESS MONEY ORDER FEES
Up to $200.00 ....35c*
*Exception 30c or 40c in some areas.
Check your local American Express Agency.

For amounts over $100 purchase additional money orders at above rates American Express money orders can be purchased at any American Ex press Agency. Postal money orders can be purchased at any post office or

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Public Services
2. LESSON NAME Registering to Vote
3. LESSON TIME 2 days
4. TEACHER SET-UP Copies: packet , test
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

A) TSWBAT complete necessary paperwork involved in registering to vote.

B) TSWBAT explain the privilege of voting and know how and where to get an absentee ballot if necessary.

C)

7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Registering to Vote	1) HANDOUT, read, discuss and complete -have those 18 actually register if they haven't already
2) Absentee Ballots	2) HANDOUT, read, discuss and complete
3) Test	3) HANDOUT, complete and turn in

DIVERSIFIED OCCUPATIONS II

REGISTERING TO VOTE

All citizens of the United States who are 18 years of age or older have the privilege of voting in all Federal, State, County, and Local elections. Before you can vote, however, you must register.

To register you may go to the County Auditor's office in the court house at the county seat, or you may register at a registration area in your precinct. To find out where these registration areas are located, telephone the county auditor's office, or ask local people, such as the postman, grocer, or banker.

You must register to vote at least 30 days before election day. You need not re-register for the next election unless you move to another precinct, or have failed to vote within the last four years.

One of the things that you must have with you when you register is proof of your age. Here, again, it would be most convenient to have a copy of your birth certificate.

It should also be noted that you can register before your 18th birthday - when you are 17 - as long as the election is on or after your 18th birthday.

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DIVERSIFIED OCCUPATIONS II

Complete the Voter Registration Work Sheet found below. Be sure to write your signature where indicated. The county auditor will transfer the information from this work sheet onto the Original Register of Voter found on the next page.

[illegible]

PRECINCT ____________

VOTER REGISTRATION WORK SHEET

Voter's Telephone No. ____________ Parents Telephone No. ____________

Please print name as signed ____________

Address (mailing) ____________ Post Office ____________ Zip ____________

*Whenever mailing address does not contain street numbers to precisely locate place of residence, additional information is necessary to determine the precinct and districts in which the prospective voter resides.

*Residence location (indicate one) (A) Same as above ☐ (B) Unit No. ____________ Block No. ____________

(C) Sec. ______ Twn. ______ Rg. ______ (D) Other ____________

1. Male ☐ Female ☐ 2. Date of birth ____________ Month Day Year 3. U.S. Citizenship ☐

4. Identification Produced Yes ☐ No ☐ 5. Social Security Number ____________

6. Last registered in this state: County ____________ Address ____________

City or Town ____________ Zip ____________ (If presently registered elsewhere complete Cancellation Card.)

7. The following is the affidavit concerning your answers to the questions above.

Please do not sign until you are in the presence of the registrar.

"I, the undersigned, on oath or affirmation, do hereby declare that the facts set forth herein relating to my qualifications as a voter, recorded by the registration officer in my presence, are true. I further certify that I am not presently denied my civil rights as a result of being convicted of an infamous crime and that I will be at least eighteen years of age at the time of voting."

SIGN HERE ☞ ____________

Signature of Voter

Subscribed and sworn to before me this ______ day of ____________, 19 ______

____

Signature of Registration Officer

REGISTRAR PLEASE NOTE: Have all forms been signed and acknowledged?

CEMETERY	P.U.D	HOSPITAL	LIBRARY	PORT	WATER	FIRE	SEWER	SCHOOL			PRECINCT

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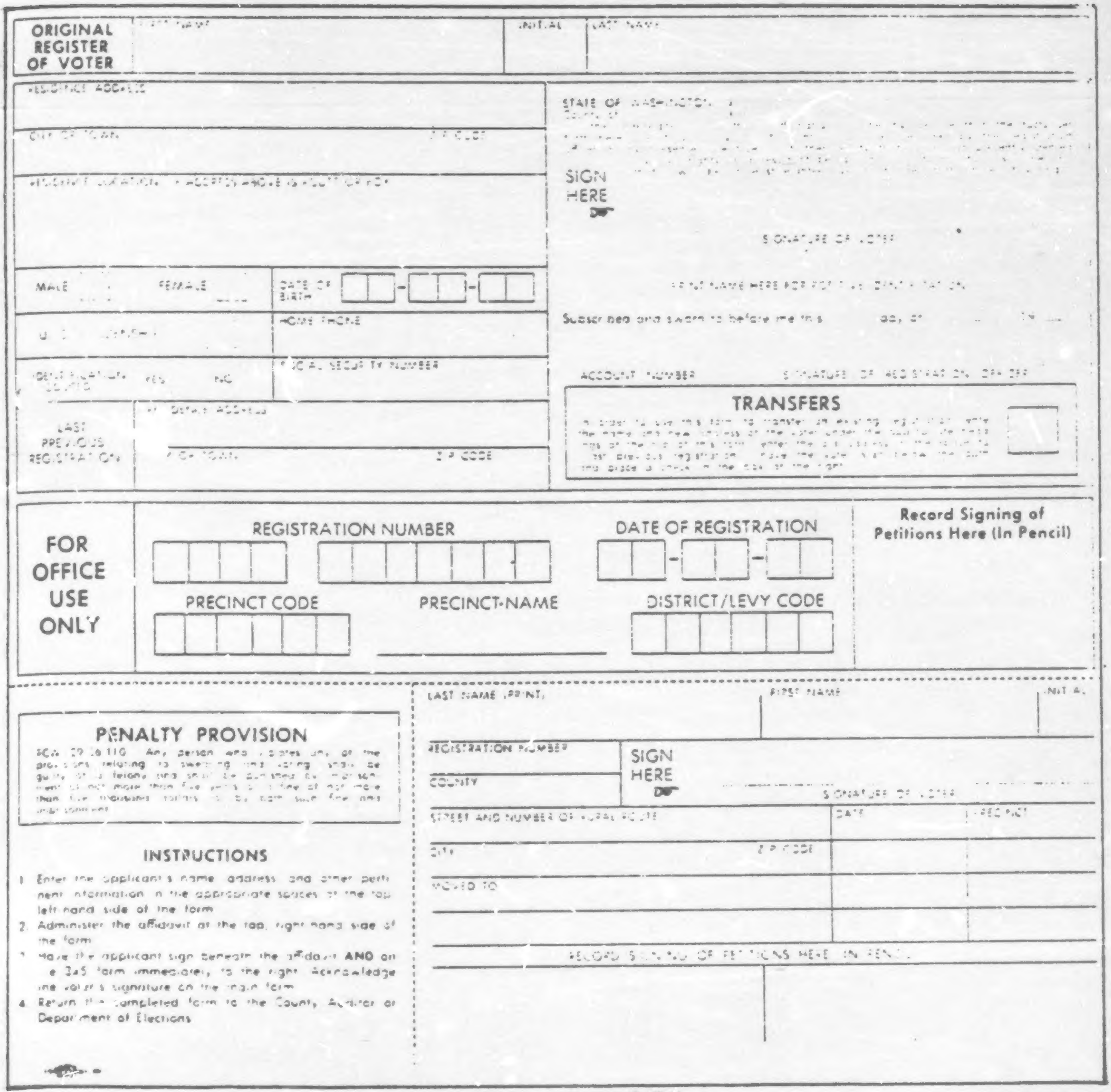
DIVERSIFIED OCCUPATIONS II

Below is the Original Register of Voter form. The county auditor, or registration official, will ask you to sign this form in the 2 areas shown. You are not to fill in any of the other information. The county auditor will transfer the data from your Voter Registration Work Sheet. Sign your name where indicated.



ORIGINAL REGISTER OF VOTER

FIRST NAME
INITIAL
LAST NAME
RESIDENCE ADDRESS
CITY OR TOWN
ZIP CODE
MALE
FEMALE
DATE OF BIRTH ☐☐-☐☐-☐☐
HOME PHONE
IDENTIFICATION VERIFIED YES NO
SOCIAL SECURITY NUMBER
LAST PREVIOUS REGISTRATION
CITY OR TOWN
ZIP CODE

STATE OF WASHINGTON
COUNTY OF

SIGN HERE

SIGNATURE OF VOTER

PRINT NAME HERE FOR POSITIVE IDENTIFICATION

Subscribed and sworn to before me this ____ day of ____ 19__

ACCOUNT NUMBER
SIGNATURE OF REGISTRATION OFFICER

TRANSFERS

☐

FOR OFFICE USE ONLY

REGISTRATION NUMBER ☐☐☐☐ ☐☐☐☐☐☐☐
DATE OF REGISTRATION ☐☐-☐☐-☐☐
PRECINCT CODE ☐☐☐☐☐☐
PRECINCT-NAME ______
DISTRICT/LEVY CODE ☐☐☐☐☐☐

Record Signing of Petitions Here (In Pencil)

PENALTY PROVISION

RCW 29.18.110 Any person who violates any of the provisions relating to swearing and voting shall be guilty of a felony and shall be punished by imprisonment of not more than five years or a fine of not more than five thousand dollars, or by both such fine and imprisonment.

INSTRUCTIONS

1. Enter the applicant's name, address, and other pertinent information in the appropriate spaces at the top left-hand side of the form.
2. Administer the affidavit at the top, right-hand side of the form.
3. Have the applicant sign beneath the affidavit AND on the 3x5 form immediately to the right. Acknowledge the voter's signature on the original form.
4. Return the completed form to the County Auditor or Department of Elections.

LAST NAME (PRINT)
FIRST NAME
INITIAL
REGISTRATION NUMBER
COUNTY
SIGN HERE
SIGNATURE OF VOTER
STREET AND NUMBER OR RURAL ROUTE
DATE
PRECINCT
CITY
ZIP CODE
MOVED TO
RECORD SIGNING OF PETITIONS HERE (IN PENCIL)

ABSENTEE BALLOTS

If you are not going to be home on election day, or cannot go to the polls and vote in person, then you will want to send for an Absentee Ballot. On the following page you will find a sample of a request for an absentee ballot.

It is not necessary to have a form like the one on the next page. You may simply write a letter to the address given and include the same information that is on this application.

Be sure to sign your name (signature) exactly the way you signed it when you registered. DO NOT PRINT YOUR NAME.

Mail your request early. You must vote and have your ballot in the mail and postmarked on or before election day.

1. Fill in the Absentee Ballot Application form on the following page. Underline the address to which you will mail this form.

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DIVERSIFIED OCCUPATIONS II

How to Obtain an Absentee Ballot:

Any registered voter who cannot vote in person may apply directly to his county auditor or department of elections for an absentee ballot. Any signed request containing the necessary information will be honored. For your convenience, an application is reproduced below. The addresses of the auditors or departments of election are also listed below. In order to be certain that the voters' application is authenic, the election laws require that the signature on the application be verified by comparison with the signature on the voter's permanent registration record. For this reason, if a husband and wife both wish to vote by absentee ballot, signatures of each are necessary. In order to be counted, an absentee ballot must be voted and postmarked no later than the day of the election. For this reason, sufficient time must be allowed for an exchange of correspondence with the county auditor or department of elections.

COUNTY	ADDRESS	CITY	ZIP
Adams	County Courthouse	Ritzville	99169
Asotin	135 Second Street	Asotin	99402
Benton	County Courthouse	Prosser	99150
Chelan	County Courthouse	Wenatchee	98801
Clallam	319 South Lincoln	Port Angeles	98362
Clark	12th & Franklin	Vancouver	98660
Columbia	341 East Main	Dayton	99328
Cowlitz	309 Academy Street	Kelso	98626
Douglas	County Courthouse	Waterville	98858
Ferry	County Courthouse	Republic	99166
Franklin	1016 North Fourth	Pasco	99301
Garfield	County Courthouse	Pomeroy	99347
Grant	"C" Street NW	Ephrata	98823
Grays Harbor	102 West Broadway	Montesano	98563
Island	Seventh & Main	Coupeville	98239
Jefferson	Jefferson & Cass	Port Townsend	98368
King	500 Fourth Avenue	Seattle	98104
Kitsap	614 Division Street	Port Orchard	98366
Kittitas	205 West Fifth	Ellensburg	98926
Klickitat	County Courthouse	Goldendale	98620

COUNTY	ADDRESS	CITY	ZIP
Lewis	1105 North Street	Chehalis	98532
Lincoln	450 Logan Street	Davenport	99122
Mason	Fourth & Alder	Shelton	98584
Okanogan	149 Third North	Okanogan	98840
Pacific	Memorial Avenue	South Bend	98586
Pend Oreille	625 West Fourth	Newport	99156
Pierce	930 Tacoma Avenue	Tacoma	98402
San Juan	First & Court	Friday Harbor	98250
Skagit	205 Kincaid Street	Mount Vernon	98273
Skamania	County Courthouse	Stevenson	98648
Snohomish	3000 Rockefeller	Everett	98201
Spokane	1116 West Broadway	Spokane	99201
Stevens	South Oak Street	Colville	99114
Thurston	11th & Capitol Way	Olympia	98501
Wahkiakum	County Courthouse	Cathlamet	98612
Walla Walla	315 West Main	Walla Walla	99362
Whatcom	311 Grand Avenue	Bellingham	98225
Whitman	North Main Street	Colfax	99111
Yakima	North 2nd & East "B"	Yakima	98901

- - - - - - - - - - - - - CLIP FORM OUT ON THIS LINE - - - - - - - - - - - - -

Absentee Ballot Request

I .... HEREBY DECLARE THAT I AM A REGISTERED VOTER
PRINT NAME FOR POSITIVE IDENTIFICATION

AT ....
ADDRESS CITY OR TOWN ZIP

PHONE NO. .... PRECINCT ....
(IF KNOWN)

SEND MY BALLOT TO: ☐ SAME ADDRESS AS ABOVE: ☐ THE ADDRESS BELOW:

....
STREET ADDRESS CITY OR TOWN STATE ZIP

This application is for the state general election to be held November 4, 1975.

TO BE VALID, YOUR SIGNATURE MUST BE INCLUDED

SIGNATURE X ....

SIGNATURE X ....

Note: If husband and wife both want absentee ballots, signatures of each are necessary.

FOR OFFICE USE ONLY

REGISTRATION NUMBER .... PRECINCT CODE .... LEG. DIST ....

REGISTRATION VERIFIED .... BALLOT MAILED ....
DEPUTY SIGNATURE

BALLOT CODE .... ADDRESS CHANGE .... BALLOT RETURNED ....

DIVERSIFIED OCCUPATIONS II

UNIT [illegible]

TEST

Read each statement. If true, circle T. If false, circle F.

T F 1. Social Service agencies are listed in the phone book.

T F 2. Social Services cannot help people find jobs.

T F 3. The Social Welfare Office is open 24 hours every day of the week.

T F 4. Most churches will help people who have a problem.

T F 5. Child Welfare gives any kind of help needed by children.

T F 6. The Salvation Army helps only those people who belong to the Army.

T F 7. Few people are willing to help after an earthquake or storm.

T F 8. Drug rehabilitation centers help people quit using drugs.

T F 9. Drug abuse occurs if people use medicine that is needed.

T F 10. A prescription is needed to buy some medicines.

T F 11. It is against the law to use illegal drugs.

T F 12. Drinking alcohol will never harm you.

T F 13. Most cities and some small towns have a special phone number to call for help.

T F 14. If you do not know the special number for help, dial 0.

T F 15. The police department can find help for any kind of problem.

T F 16. The State Employment Office can help you find a job.

T F 17. Legal advice is not available at the Social Welfare Office.

T F 18. Small Claims Courts help workers receive money due them.

T F 19. Most people need help sometime.

T F 20. It is important to ask for help even for small problems.

21) When you want the bus to stop and let you get off, what do you do?

22) If you are going to ride more than one bus, what should you ask the bus driver for when you pay?

23) Are you suppose to walk around the bus when it is moving? Why or why not?

24) How long is a transfer good?

25) How old do you have to be before you can vote?

26) How do you register to vote?

27) What do you need to bring with you when you register to vote?

28) What is an absentee ballot?

29) When do you vote by absentee ballot?

30) When do you mail you absentee ballot?

31) Where can you get a roadmap?

DIVERSIFIED OCCUPATIONS II

UNIT 18

You Can Bank On It!

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME You Can Bank On It!
2. LESSON NAME Checking and Savings Accounts
3. LESSON TIME 8 days
4. TEACHER SET-UP Copies: packet, test
5. MATERIALS NEEDED Starter/Practice checks and register--available from most banks--will need one per student
6. PERFORMANCE OBJECTIVES

   A) ***See the attached sheets***

   B)

   C)
7. EVALUATION
8. SPECIAL NOTES This unit was taken from "You Can Bank On It" by Laurie Stevahn and donated to the high schools of Washington by The Washington Bankers Association.

   Use the attached sheets in placement of the Content Outline/ Procedures page.

DIVERSIFIED OCCUPATIONS II

INTRODUCTION

Economic decision-making is a daily part of every person's life. As we try to satisfy our needs and wants in the marketplace, we find that we are forced to choose between alternatives because our resources are limited.

This unit focuses on consumer decision-making and is designed to:

I. Enable students to apply the basic economic concepts of scarcity, choice, alternatives and opportunity cost in order to help students better understand their own behaviors as consumers in the marketplace.

II. Help students acquire competency in using practical banking skills to carry out consumer decisions of saving or spending money resources.

This unit consists of:

A. Eight lesson plans complete with teacher directions and student materials.

B. Four video tapes:

Let's Save: Opportunity Cost
Creditwise: Opportunity Cost
The History of Banking
The Federal Reserve System (optional)

C. Check Education Kits.

D. A test for measuring learning.

E. Transparencies of basic banking forms.

F. A Unit Evaluation sheet for teacher feedback.

Each lesson contains:

1. A brief overview of the main STUDENT ACTIVITIES in the lesson.
2. A TIME estimate -- which may need to be adjusted to meet individual circumstances.
3. A Task Analysis of the Student Learning Objectives for the lesson (presented in hierarchical fashion according to Bloom's Taxonomy).
4. A list of MATERIALS needed to conduct the lesson -- including copies of student notesheets to be reproduced for classroom use (Answer Keys included).
5. A SET designed to focus student attention toward the learning to take place during the lesson.
6. DIRECTIONS for conducting the lesson.

7. A CLOSURE activity for students to reprocess the main learning that took place during the lesson.

Special Notes and Suggestions

Each lesson is specifically designed to utilize techniques that will facilitate active participation on the part of all students. As you know, since increased time spent on a task increases the rate and degree of learning, structuring learning situations in ways that will facilitate active involvement serves to promote successful learning.

The unit is flexible in that, with minor alterations, lessons may be used separately to fit in with already existing course curriculum guidelines. For example, lessons 1, 2, 7 and 8 mainly focus on economic concepts involved with consumer choice, and can be taught separately from lessons 3, 4, 5 and 6 which mainly focus on teaching practical "hands on" skills of operating savings and checking accounts.

All pages are color coded for easy reference:

(a) Pages for teacher use are in color.
(b) Pages to be reproduced for students are white.

Providing the class with illustrations of banking forms and registers will help students follow directions and explanations pertaining to banking skills being taught. All student sheets may be reproduced as overhead projector visuals by using the transparencies provided in the unit. The forms could also be reproduced by drawing on the chalkboard or butcher paper.

The final test at the end of the unit may also be used as a diagnostic pretest. Comparing pre- and post-test scores can help in measuring student learning. The test is somewhat flexible in that each part has a main focus and therefore parts can be used separately with only minor alterations required. Since the test heavily relies on the use of reading skills, variations in administering the test may be advisable in situations where students have low reading abilities. For example, reading parts of the examination orally to students with low reading abilities would allow those students to give a truer measure of their learning.

Remember -- The local banks in your community may also be used as additional sources to those already provided in this unit. You might have students visit a local bank to find out more about specific types of savings and checking accounts available. Students could also obtain a credit application form and find out more about qualifying for long-term loans by interviewing bankers.

Your opinion as a teacher is valuable! Please be sure to complete the Unit Evaluation sheet with your comments and suggestions and return it to The Washingto Bankers Association.

DIVERSIFIED OCCUPATIONS II

LESSON #1: YOU CHOOSE

STUDENT ACTIVITIES: Note-Writing
Brainstorming Alernative Uses For Money Resources
Identifying Saving Versus Spending Alternatives
Answering Focus Questions

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each learner will be able to . . .

1. recall definitions for the following terms by stating the given definitions:
    - (a) consumer (buyer/purchaser)
    - (b) choice (deciding between alternatives/ giving up one thing for another)
    - (c) resources (things that help you get what you value)
    - (d) scarce (limited)
    - (e) alternatives (possibilities/options)
    - (f) economic behavior (choosing how to use limited resources)
    - (g) save (keep a resource for future use)
    - (h) spend (give up a resource)
2. understand the meaning of the above terms by explaining each term in his/her own words.
3. recall the two main types of banking services used by consumers by listing each (bank savings account and checking account services).
4. recall the advantages and disadvantages of bank savings accounts by listing benefits and costs.
5. recall the advantages and disadvantages of bank checking accounts by listing benefits and costs.
6. understand the advantages and disadvantages of bank savings accounts by explaining in his/her own words why a consumer might or might not want to open a bank savings account
7. understand the advantages and disadvantages of bank checking accounts by explaining in his/her own words why a consumer might or might not want to open a bank checking account

MATERIALS: 1. Cash ($20 to $60)
2. Making Choices notesheet (one per student)

DIRECTIONS:

1. Distribute and explain the sheet titled Making Choices.

PART I	These terms will be used and explained during the lesson. When you think you hear a definition -- write it next to the word. Listen carefully to get them all!
PART II PART III	Leave blank until further directions are given later in the lesson.

SET 2. Hold up a sizable amount of cash ($20 to $60).
Tell students that each one of them has just been paid this amount for doing some job (such as working in the yard, cleaning the garage, looking after younger children, etc.).

3. Now, you're faced with a decision: What are you going to do with the money?

Tell students to think to themselves for a moment.

4. What could you do with the money?
What are some possibilities?

Survey student responses and record possibilities on the chalkboard.
Instruct students to record the possibilities on their notesheet under PART II.
Make sure that possibilities for keeping (saving) money appear on the list.

5. As a consumer (someone who buys goods and services in the marketplace), you're forced to make choices about how to use your resources (things that help you get what you value) because your resources are scarce (limited) while the alternatives for using the resources (the variety of possibilities) are unlimited.

In this case, your limited resource is money (specify the amount) and some of the alternative uses for that money resource are listed on the chalkboard.

6. What is your final choice for using your money resource?

Have students circle their final choices on their notesheets.

7. EMPHASIZE: The choice you have just made is your economic behavior. You have chosen to use your limited money resource to get something you want.

8. Briefly stop.
Tell students that all of the terms under PART I of the notesheet now have been covered and definitions should be written for each.
Allow students time to compare definitions -- and obtain definitions from each other if any blanks exist on their notesheets under PART I.
Review definitions and provide correct feedback.

9. As a consumer, you make choices about how to use your limited money resources every day. All of the choices you make fall into two basic categories -- saving and spending.

10. Which alternatives on your list involve saving money resources (keeping money to use it at some future time)?

    Have students draw a star next to alternatives that involve saving money. Review and provide correct feedback.

11. Which alternatives deal with spending (giving up) money in exchange for some good or service?

    Have students underline alternatives involving spending money. Review and provide correct feedback.

12. Look at the final choice you made.
    How many of you circled a savings alternative?

    Survey by show of hands.

13. When you save money — you also must answer this question:
    How are you going to save your money?
    a. Will you carry your cash around with you all the time?
    b. Will you keep your money under your mattress at home?
    c. Will you put your cash in a piggy bank?
    d. Will you give your money to your parents for safekeeping?
    e. Will you deposit your money resource into a bank savings account?
    f. Will you put your money in a bank checking account?

14. Whenever you choose to save a money resource -- you also must choose how to save that resource. Your choice of how to save depends on how you weigh the costs and benefits of each alternative.

15. If you didn't choose to save your money resource -- that means you decided to spend it!

16. How many of you circled a spending alternative for your final consumer choice?

    Survey by show of hands.

17. Whenever you choose to spend a money resource -- you also must decide how to carry out the transaction (the exchange of the money resource for goods and services).
    a. Will you pay for goods and services with actual dollars (cash/currency)?
    b. Will you pay for items by writing a check after having put the money into a checking account?

18. Again, your choice depends on how you weigh the costs and benefits of each alternative.

19. Whether you decide to spend (give up) or save (keep) your limited money resources, using banking services to carry out your decisions becomes another alternative for you.

20. How many of you have chosen to open a savings account at a local bank?

    Survey by show of hands.

21. Why did you choose to put some of your money resources into a savings account?

    Survey student responses and have students record notes in the Advantages column under PART III A of their notesheets. Responses might include:
    a. safer than storing cash at home or in hand
    b. earns interest

22. What are some disadvantages to storing your limited money resources in a savings account?

    Survey student responses and record notes in the Disadvantages column under PART III A of their notesheets. Responses might include:
    a. not as convenient as having cash in hand or at home

23. If you maintain a savings account at a bank, that means you've decided that the advantages outweigh the disadvantages.

24. How many of you have chosen to open a checking account at a bank?

    Survey by show of hands.

25. Why did you choose to save some of your money resources in a checking account?

    Survey student responses and have students record notes in the Advantages column under PART III B of their notesheets. Responses might include:
    a. safer than storing cash at home
    b. convenient way to make payments without carrying cash
    c. safer to send checks through the mail than cash
    d. checks serve as receipts for payments
    e. checks are easily converted to cash

26. What are some disadvantages of storing your limited resources in a checking account?

    Survey student responses and have students record notes in the Disadvantages column under PART III B of their notesheets. Responses might include:
    a. monthly service charge to maintain the checking account
    b. check fees each time a check is written
    c. merchants may not accept checks

27. If you maintain a checking account at a bank, that means you've decided that the advantages outweigh the disadvantages.

28. EMPHASIZE: As a consumer making decisions -- you weigh costs and benefits. In choosing -- you get one thing and give up another thing. To be a satisfied consumer -- what you get should be more valuable to you than what you give up.

CLOSURE

29. Complete these sentences to yourself:

To save a money resource means ________________________________.
(to keep the money for use in the future)

To spend a money resource means ________________________________.
(to give up the money in exchange for a good or service)

30. [Tell students to use their notes to figure out answers to the questions that follow. Then show students the same cash they saw at the beginning of class.]

Suppose you decided to take this money and save it by depositing it into a bank account.

a. If you choose to save the money in a checking account, what are you giving up?

(You are giving up the interest you could earn in a savings account in return for the convenience of being able to quickly use your money resources.)

b. If you choose to save the money in a savings account, what are you giving up?

(You are giving up the convenience of being able to quickly use your money resources in a spending transaction in return for interest that can be earned in a savings account. You are also giving up checking account service charges.)

c. What are you gaining by choosing to save your money in a checking account?

d. What are you gaining by choosing to save your money in a savings account?

DIVERSIFIED OCCUPATIONS II
Answer Key

MAKING CHOICES

I. Terms & Definitions

A. consumer - buyer/purchaser

B. choice - deciding between alternatives/giving up one thing for another

C. resources - things that help you get what you value

D. scarce - limited

E. alternatives - possibilities/options

F. economic behavior - choosing how to use limited resources

II. Notes

Students will provide a variety of goods and services that they would like to purchase. Make sure savings alternatives appear on the list along with spending alternatives.

III. Banking Services

A. Savings Account

Advantages	Disadvantages
Safer than storing cash at home or in hand. Earns Interest.	Not as convenient as having cash in hand or at home. Can't write a check on a savings account.

B. Checking Account

Advantages	Disadvantages
Safer than storing cash at home. Convenient way to make payments without carrying cash. Safer to send checks through the mail than cash. Checks serve as receipts for payments. Access to cash from an automatic teller machine.	Monthly service charge to maintain the checking account. Check fees each time a check is written.

DIVERSIFIED OCCUPATIONS II

LESSON #2: WHAT'S THE REAL COST OF CHOOSING?

STUDENT ACTIVITIES: Note-writing
Watching the video "Let's Save: Opportunity Cost"
Answering Focus Questions

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each learner will be able to . . .

1. recall the definition of opportunity cost by stating the given definition. (Opportunity cost is the next best alternative that is given up).
2. understand the meaning of opportunity cost by:
   a. explaining in his/her own words.
   b. identifying opportunity cost in a given situation.
3. recall the definition of saving by stating the given definition.
4. recall the opportunity cost of saving by stating the given definition.
   (The opportunity cost of saving is reduced current spending power which means giving up the best alternative for which you could use the money now.)
5. understand the opportunity cost of saving by:
   a. explaining in his/her own words.
   b. identifying the opportunity cost of saving in a given situation.
6. apply the concept of opportunity cost by identifying opportunity cost in new situations.
7. recall the criteria for determining if an opportunity cost is worthwhile. by stating the criteria.
   (The determining criteria is whether the consumer's future expectations are met. When future expectations are met -- opportunity costs are worth it. When future expectations are not met -- opportunity costs are not worthwhile.)
8. understand the criteria for determining if an opportunity cost is worthwile by identifying a consumer's future expectations and whether or not those expectations are met in a given situation.
9. apply the criteria for determining if an opportunity cost is worthwhile in new situations by:
   a. identifying whether an opportunity cost is worthwhile.
   b. explaining why an opportunity cost is or is not worthwhile.

MATERIALS: 1. What's the Real Cost notesheet (one per student).
2. Video: "Let's Save: Opportunity Cost"

DIRECTIONS:

1. Write the following sentence on the chalkboard before class begins: "As a consumer, making a choice means giving up one alternative for another."

SET 2. Distribute the sheet titled What's the Real Cost? Tell students to copy the above sentence under PART I on their notesheet -- then write a brief definition for each word underlined in the sentence. Review definitions and provide correct feedback.

3. Suppose you just received $10 as a birthday gift from your aunt. You've been thinking over all of the things you might do with your money resource and have narrowed down the alternatives to five top choices.

   Have students look over the top five alternatives listed under PART II on their notesheets and individually prioritize the list in order of most valued to least valued by writing numbers before each item. Then instruct students to individually rewrite the prioritized list of alternatives under PART III of the notesheet, with Choice #1 being most valued and Choice #5 being least valued.

4. Randomly ask several students to answer these two questions:
   a. What was your final choice?
   b. What was the cost of your final choice?

5. Students will most likely say that the cost of their choice is the dollar amount indicated. Point out to students that the amount of money paid for their choice is the dollar cost of their choice -- and that's only part of the real cost of their choice.

6. Direct student attention back to the sentence on the chalkboard.

   "As a consumer, making a choice means giving up one alternative for another."

   Therefore, the real cost of your final choice is not just the dollar amount you pay for the item. Your real cost is the next best alternative that you give up (your Choice #2).

   When you choose one item over another, the next most valued item that you do not choose becomes a lost opportunity. Therefore the real cost of every item is an opportunity cost -- which is the next most valued alternative that you give up.

   Have students write the definition of opportunity cost under PART IV of their notesheets.

7. Next -- instruct each student to look at his/her list of prioritized alternatives under PART III and use their notes under PART IV to answer the question that follows.

   The item that you listed next to Choice #1 is your final consumer choice.
   What is the real cost of that choice?
   In other words, what is the opportunity cost of the choice you made?

Tell students to think to themselves for a moment. Then provide correct feedback by telling students that the real cost of their first choice is giving up the item that was Choice #2.

8. As a consumer, you're always trying to make satisfying choices between alternatives in the marketplace. Being able to identify your opportunity costs can help you make satisfying consumer choices.

9. Suppose that your top priority and final choice would have been to put your $10 into a savings account so that you could use it sometime in the future.

Have students write "deposit into savings account" on the top line titled Priorities under PART III on their notesheets.

10. To figure out if this consumer choice is satisfying, you must look at your opportunity cost.

Since depositing the $10 in a savings account is now your first choice -- what is your opportunity cost?

Hint: What is the next most valued alternative that you are giving up?

Students are giving up the item labeled Choice #1 -- which is now really their second choice.

11. Is your choice of putting the $10 into a savings account rather than getting your next alternative worth it?

Hold a brief discussion. Point out that opportunity costs are worthwhile when a consumer's expectations about his/her first choice are met in the future.

12. Show the video titled "Let's Save: Opportunity Cost."

Instruct students to answer the questions under PART V of their notesheet during the video. Review answers after the video and provide correct feedback.

CLOSURE 13. Have students tell their neighbor the meaning of opportunity cost. Provide correct feedback.

14. Next -- tell students to complete PART VI on their notesheets by listening carefully to the following situation:

Skiing, basketball or Alice -- that's how Jim sees his alternatives. Jim is really looking forward to weekend skiing this season, but being on the basketball team is his real love. He knows that being on the team means having a physical and buying things like new sports shoes, eyeguards and other safety equipment. But then there is Alice -- Jim's girlfriend. She is counting on going to the senior ball this year -- and that would mean corsages, tuxedos and dinner at a fancy restaurant -- expensive! Jim knows that his limited money resources means choosing between the alternatives -- a tough decision! What did Jim do? After weighing the costs and benefits of each alternative, Jim ordered an orchid corsage, rented a white tux with tails, made reservations at the most elegant restaurant in town and picked Alice up promptly at 6:00 PM.

Review student responses to the questions under PART VI of the notesheet and provide correct feedback.

VI. Jim must make a choice:

A. Jim's alternatives are______________________________

B. Jim sees his priorities as: Choice #1____________________

Choice #2____________________

Choice #3____________________

C. What is Jim's opportunity cost?

____

D. Were the benefits of Jim's choice worth the opportunity cost?

____

DIVERSIFIED OCCUPATIONS II

Answer Key

WHAT'S THE REAL COST?

I. Sentence: As a consumer, making a choice means giving up one alternative for another.

Definitions:

A. consumer - buyer/purchaser

B. choice - deciding between alternatives/giving up one thing for another

C. alternative - possibility/option

II. You have $10.00:

#___movie-----------------$6.00

#___school yearbook-----$10.00

#___record album---------$8.00

#___school activity card-$7.50

#___rock concert---------$9.50

III. *Priorities__________

(most valued) Choice #1__________

Choice #2__________

Choice #3__________

Choice #4__________

(least valued) Choice #5__________

IV. Opportunity Cost is: the next best alternative that you give up when you make a choice.

V. "Let's Save: Opportunity Cost"

A. Saving a money resource means keeping it for future use.

B. The opportunity cost of saving a money resource is giving up the next best alternative for which you could use the money now.

C. What opportunity costs did Ricky, Robert and Paco have when they decided to save all of their money resources for outfits?

The boys gave up records, clothes, pizza, pinball, movies and easily available money.

D. Were the benefits of saving for the outfits worth the opportunity costs? How can you tell?

Yes. The boys expected that having the new outfits would help them win the rock contest. Their expectations were met when they did indeed win the contes

Answer Key

WHAT'S THE REAL COST? (cont.)

VI. Jim must make a choice:

A. Jim's alternatives are going skiing, playing basketball & going to senior ball.

B. Jim sees his priorities as: Choice #1 senior ball
Choice #2 basketball
Choice #3 skiing

C. What is Jim's opportunity cost?

Jim's opportunity cost is giving up basketball (his choice #2).

D. Were the benefits of Jim's choice worth the opportunity cost?

The benefits of going to the senior ball were worth the opportunity cost if Jim's future expectations about the dance were met.

LESSON #3: KEEPING TRACK OF YOUR SAVINGS

STUDENT ACTIVITIES: Completing Savings Account Deposit and Withdrawal Slips
Recording Deposits, Withdrawals and Interest in a Register

TIME: 50 minutes

SKILL OBJECTIVES:

Each learner will be able to . . .

1. distinguish between a bank Savings Deposit Slip, a bank Savings Withdrawal Slip and a Personal Savings Account Record by identifying each.
2. correctly fill out bank Savings Deposit Slips
3. correctly fill out bank Savings Withdrawal Slips
4. correctly record savings deposits, withdrawals and interest earned in a Personal Savings Account Record
5. maintain an accurate balance of savings account funds by adding and subtracting entries recorded in the Personal Savings Account Record

MATERIALS:

1. Your Savings Account sheet (one per student)
2. Savings Account Checklist sheet (one per student)
3. Withdrawing Your Money sheet (one per student)
4. Know What You've Got! sheet (one per student)
5. Calculators (one per student if possible)

DIVERSIFIED OCCUPATIONS II

DIRECTIONS:

SET 1. You've just picked up your $50 paycheck for working at the drive-in this week. You've been thinking about going skiing this weekend, have considered going to the rock concert with your friends Saturday night, but also have had your eye on a new leather jacket selling for $120 that is being displayed in the department store window. Although you really want to go skiing -- you decide to put your $50 in your savings account so that you can someday buy that leather jacket.

What is your opportunity cost?

Have students think individually, then tell their neighbor.
Provide correct feedback. The opportunity cost of saving the money is giving up skiing or the rock concert now.
Is it worth it?

Student responses should focus on the idea that whether or not the choice was worthwhile depends on what happens in the future. For example, if the jacket is sold out before enough money can be saved, then giving up skiing was not worthwhile. However, if the jacket is purchased in the future and meets the owner's expectations, then the opportunity cost was worthwhile.

2. Now that you've chosen to keep your $50 in a savings account, you need some "hands on" skills to get your money resource into your account.

3. How many of you think you could get that $50 into a savings account with no problems?

Survey by show of hands.

4. Here's your chance to try.

Distribute the sheet titled Your Savings Account.

Use the forms on this sheet to deposit your $50 paycheck into your savings account -- and then accurately record your new balance (total) in your Personal Savings Account Record. Do what you think is correct!

Allow several minutes for completion.
Have students work individually at first -- then compare with each other.

5. Have students exchange papers for correcting.
Distribute the sheet titled Savings Account Checklist.
Explain the directions for correcting.
Review steps 1 through 8 and provide a visual of the correctly completed Savings Deposit Slip for students to follow (chalkboard or overhead projector).

6. Survey the number of students who successfully got the $50 into the savings account by a show of hands.

7. Tell students that just getting the money into the account is only part of operating a savings account. They must also keep an updated record of total funds to know if they have enough money for that leather jacket.

8. Review step 9 on the Savings Account Checklist.
Provide a visual of the correctly completed Personal Savings Account Record for students to follow.

9. Survey the number of students who both deposited and recorded funds correctly by a show of hands.
Have students return papers along with the checklist to owners.

10. Now -- your Dad has given you $10 in cash for mowing and raking the yard. You decide to skip going to the football game and instead choose to put the $10 in your savings account in order to someday get that leather jacket.

What is your opportunity cost?

Have students think individually, then write down the answer on the back side of their checklist. Provide correct feedback. The opportunity cost of saving the money is giving up going to the football game.

11. Deposit the $10 into your savings account -- no errors!
First do it without looking at the checklist -- then go back over your work using the checklist.

Allow several minutes for completion.
Provide correct feedback by showing a visual of the correctly completed Deposit Slip and Personal Savings Account Record.
Survey the number of students who correctly deposited and recorded the money by a show of hands.

12. Remember that one of the benefits of a bank savings account is that the money you deposit earns interest. To really know what you've got, you must record the interest you earn in your Personal Savings Account Record. Each month the bank sends you a statement that tells you the amount of interest you have earned.

13. Suppose your Bank Statement has just arrived and it indicates that the interest your savings account has earned is $5.81.

What is the new total amount of money you now have in your savings account?

Have students record the interest in their Personal Savings Account Record by following the correct example already written in the register. Provide correct feedback by showing a visual of the correctly completed Personal Savings Account Record.

14. You now have enough for that leather jacket that's selling for $120.
How do you get your money resource out of your savings account so that you can take the cash and buy the jacket?

15. Distribute the sheet titled Withdrawing Your Money.
Review correct procedures for completing a Savings Withdrawal Slip by comparing the correct example with the incorrect example. Have students try to figure out what is wrong with the incorrect example before giving feedback on correct procedures.

16. Instruct students to successfully withdraw $120 from their savings accounts by correctly completing the blank Savings Withdrawal Slip on their sheets. Next have students record the withdrawal in their Personal Savings Account Record. Provide a visual of the correctly completed Savings Withdrawal Slip and Personal Savings Account Record.

17. CLOSURE

Distribute the sheet titled Know What You've Got!
Review directions and allow students several minutes to complete the sheet.
Review student responses and provide correct feedback.

DIVERSIFIED OCCUPATIONS II

Answer Key

YOUR SAVINGS ACCOUNT

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 348

DATE (TODAY'S DATE) 19____
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY		
COIN		
CHECKS	50	00
TOTAL FROM OTHER SIDE		
TOTAL	50	00
LESS CASH RECEIVED		
Total Deposit	50	00

HARLAND BANK
ANYWHERE, YOUR STATE 36545

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 349

DATE (TODAY'S DATE) 19____
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY	10	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	10	00
LESS CASH RECEIVED		
Total Deposit	10	00

HARLAND BANK
ANYWHERE, YOUR STATE 36545

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

Personal Savings Account Record

DATE	EXPLANATION	WITHDRAWAL −		DEPOSIT +		INTEREST +		BALANCE 274.25	
8/14	PAYCHECK FROM DRIVE-IN			250	75			525	00
8/31	MONTHLY INTEREST					26	25	551	25
9/16	BOUGHT A STEREO	495	00					56	25
(CURRENT DATE)	PAYCHECK FROM DRIVE-IN			50	00			106	25
(CURRENT DATE)	FROM DAD FOR YARDWORK			10	00			116	25

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Answer Key

WITHDRAWING YOUR MONEY

Correct Example

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 881-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal 7-14-83

No.

Amount $310.00

Charge My Account THREE HUNDRED TEN AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 36345

Savings Withdrawal

⑆123456789⑆ 123 4567 890⑈

Incorrect Example

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 881-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal 7-14

No.

Amount $ 310

Charge My Account THREE HUNDRED AND TEN AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Tommy Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 36345

Savings Withdrawal

⑆123456789⑆ 123 4567 890⑈

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 881-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal
(TODAY'S DATE)

No.

Amount $120.00

Charge My Account ONE HUNDRED TWENTY AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 36345

Savings Withdrawal

⑆123456789⑆ 123 4567 890⑈

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DIVERSIFIED OCCUPATIONS II

KNOW WHAT YOU'VE GOT!

Answer Key

I. Make the following deposits

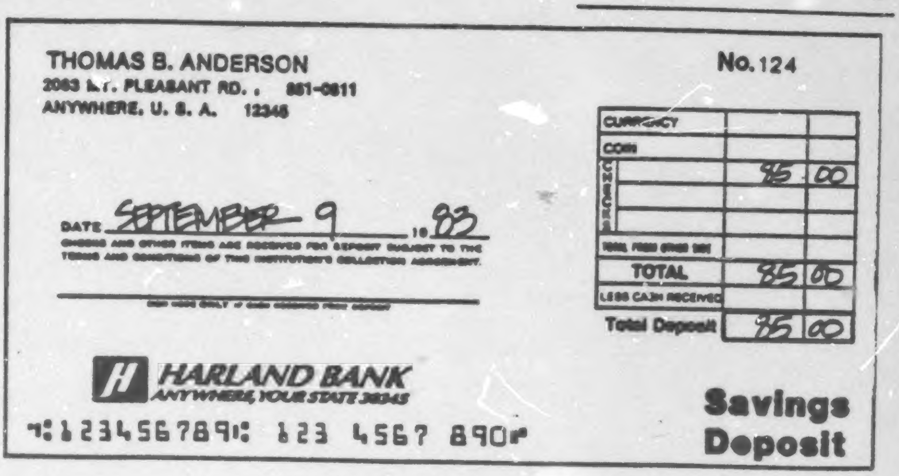
1. September 9
   Deposit a paycheck for $85.00 into your savings account.
2. September 30
   Your bank statement says that your savings account has earned $3.58 in interest.
3. October 12
   Withdraw $60.00 from your savings account to pay for your new tennis racket.

II. After making the above deposits and withdrawals, do you have enough money in your savings account to buy the $250.00 ten-speed bicycle you've been wanting?

(No)

II. How much money do you now have in your savings account?

($247.83)



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 124

DATE SEPTEMBER 9 19 83

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

CURRENCY		
COIN		
CHECKS	85	00
TOTAL FROM OTHER SIDE		
TOTAL	85	00
LESS CASH RECEIVED		
Total Deposit	85	00

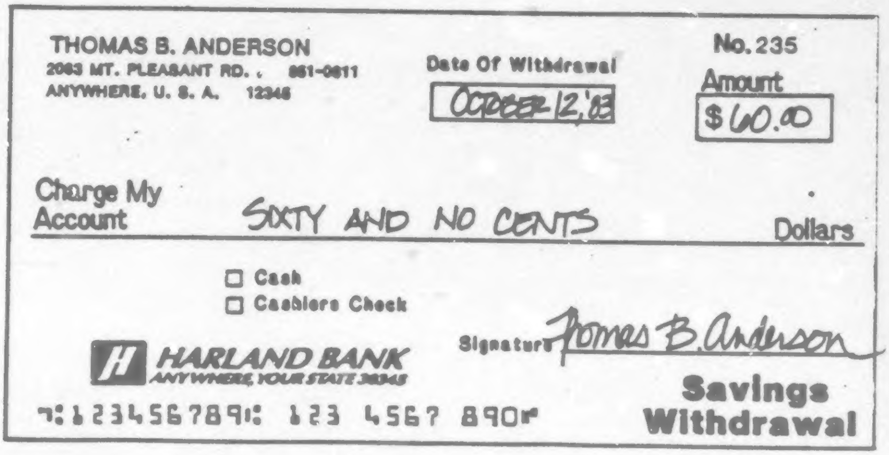
HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

Personal Savings Account Record

DATE	EXPLANATION	WITH/DRAWAL −		DEPOSIT +		INTEREST +		BALANCE	
								219	25
9/9	PAYCHECK			85	00			304	25
9/30	INTEREST EARNED					3	58	307	83
10/12	BOUGHT A TENNIS RACKET	60	00					247	83



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal OCTOBER 12,'83

No. 235

Amount $60.00

Charge My Account SIXTY AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B. Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

LESSON #4: KEEPING TRACK OF YOUR CHECKING

STUDENT ACTIVITIES: Completing Checking Account Deposit Slips
Writing Checks
Recording Deposits, Payments and Fees in a Check Register

TIME: 50 minutes

SKILL OBJECTIVE:

Each learner will be able to . . .

1. distinguish between a bank Checking Deposit Slip, a check and a Check Register by identifying each
2. correctly fill out a bank Checking Deposit Slip
3. correctly fill out a check to make a payment without using cash
4. correctly record checking deposits, payments and fees in a Check Register
5. maintain an accurate balance of checking account funds by adding and subtracting entries recorded in the Check Register.

MATERIALS:

1. Your Checking Account sheet (one per student)
2. Checking Account Checklist sheet (one per student)
3. Watch Out! These Checks Won't Clear! sheet (one per student)
4. Paying By Check sheet (one per student)
5. Calculators (one per student if possible)

DIRECTIONS:

SET 1. Suppose your Dad just gave you $100 in cash for helping to paint the house. That $100 would just pay for the new portable tape deck you've been wanting, but you also want to reserve a room in the dorm at college next year and that means a down payment of $100. Because you don't want to send cash through the mail, you decide to deposit your $100 into your checking account and then write a check to Central University to cover the down payment.

What is your opportunity cost?

[Have students think individually, then tell their neighbor. Provide correct feedback. The opportunity cost of spending the money on the down payment is giving up the portable tape deck.

Is it worth it?

[Student responses should focus on the idea that whether or not the choice was worthwhile depends on what happens in the future.

2. Now -- again you need some "hands-on" skills to get your cash into your checking account and to make a payment by writing a check.

3. [Distribute the sheet titled Your Checking Account.

Use the forms on this sheet to deposit your $100 cash into your checking account Hint: The steps for filling out the Checking Deposit Slip are the same as filling out a Savings Deposit Slip.
Remember to record your deposit in your Check Register and figure out your new balance.

[Allow several minutes for completion.

4. [Have students exchange papers for correcting.
Distribute the sheet titled Checking Account Checklist.
Have students correct the Checking Deposit Slip by reviewing steps 1 through 8 on the checklist.
Provide a visual of the correctly completed deposit slip.

5. [Survey the number of students who successfully deposited the $100 into their checking account by a show of hands.

6. What is the total amount of money that you now have in your checking account? To know what you've got, you must keep an updated record of your total funds in your Check Register.

7. [Review step 9 on the Checking Account Checklist.
Provide a visual of the correctly completed Check Register for students to follow.

8. [Survey the number of students who both deposited and recorded funds correctly by a show of hands.
Have students return papers along with the checklist to owners.

9. Now that you've gotten your money into your checking account -- how do you make payments without having to handle cash?

10. Review the correct steps to writing a check (refer to Your Checking Account -- ANSWER KEY).
Have students write each step on the sheet titled Your Checking Account and follow the correct example.

11. Distribute the sheet titled Watch Out! These Checks Won't Clear! Have students use their notes to figure out what is wrong with each check. Instruct students to rewrite each check correctly (referring to notes when needed). Review student responses and provide correct feedback.

12. Go back to the sheet titled Your Checking Account.

Will you have enough money in your checking account to pay for a $46 sweater after you have paid the $100 to the university?
The only way you will know is by keeping an updated record of total funds.

13. Review the example entries in the Check Register.
Have students note that there is a 20¢ service charge each time a check is written. This charge is for the convenience of making payments without having to handle cash. Show students how to subtract the amount of the payment and the fee from the previous balance in order to figure the new total balance of funds.

14. Have students record the check written to the university in the Check Register and figure the new balance of funds.
Provide a visual of the correctly completed Check Register.

CLOSURE

15. Distribute the sheet titled Paying By Check.

Write a check to the person next to you for $37.25.
Will the check clear?

Have students correct the checks written to them using the notes on the sheet titled Your Checking Account.

Have the students endorse their checks. Tell them that an endorsement is a way of showing the bank that you are the person who is entitled to the money. By endorsing a check, you can convert the check into cash or into a deposit to your savings or checking account. If you want to make sure that the check is converted only to a deposit to your account, you can "restrict" the endorsement by writing "for deposit only."

16. Have students record the amount of the check they just wrote in their Check Registers. Provide correct feedback on the new balance of funds.

17. You are a clerk in a sporting goods store. Many customers pay by check.
Look at the checks on the sheet titled Paying By Check.
Which checks should you accept?
Which checks require changes by the customer?

Have students circle the mistakes.
Review responses and provide correct feedback.

YOUR CHECKING ACCOUNT

Steps to writing checks:

1. Write in ink.
2. Write neatly and clearly.
3. Write the date (month/day/year)
4. Write the name of the person or business being paid.
5. Write the numerical amount (dollars and cents)
6. Write amount in words (decimal point means "and")
7. Sign your full name
8. Write the purpose of the check (optional)
9. Record in the Check Register

DIVERSIFIED OCCUPATIONS II

Answer Key

BEST COPY AVAILABLE

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 145

DATE (TODAY'S DATE) 19 83

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY	100	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	100	00
LESS CASH RECEIVED		
Total Deposit	100	00

HARLAND BANK
ANYWHERE, YOUR STATE 34345

⑆123456789⑆ 123 4567 890⑈

Checking Deposit

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE 495	88
2/5		PAYCHECK	55	00					550	88
2/12		GWEN'S GIFT SHOP				.20	18	29	532	39
(CURRENT DATE)	340	CENTRAL UNIV.				.20	100	00	432	19
(CURRENT DATE)	680	STUDENT'S NAME				.20	37	25	394	74

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 341

MARCH 25 19 83

00-000/000

Pay To The Order Of CENTRAL UNIVERSITY $ 100.00

ONE HUNDRED DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 34345

For DORM RESERVATION

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

DIVERSIFIED OCCUPATIONS II

CHECKING ACCOUNT CHECKLIST

Do you know how to keep track of your money resources?

Write a "C" before each step that is done correctly.
Write an "X" before each step that is done incorrectly.

_____ 1. Write in ink.

_____ 2. Write neatly. Everything written must be readable!

_____ 3. Write date of deposit (month/day/year).

4. Write the amount of deposit:

_________ A. in box labeled cash for depositing cash

_________ B. in box labeled checks for depositing a check

_____ 5. Subtotal (add cash and check amounts).

_____ 6. Write the amount of cash to be returned to you in the box that says LESS CASH if you want cash back from a check

_____ 7. Sign your name on the line that says SIGN HERE FOR CASH BACK if you want cash back (leave blank if you do not want cash back).

_____ 8. Figure your Total Deposit (subtract LESS CASH from SUBTOTAL).

9. Record the following in your Check Register:

_________ A. Date

_________ B. Check number

_________ C. Explanation Where did the deposited money come from? Where is the payment going?

_________ D. Amount of deposit or payment and fee (in the correct column).

_________ E. Add deposits to the previous balance or subtract payments and fees from the previous balance to figure your new balance.

DIVERSIFIED OCCUPATIONS II

WATCH OUT! THESE CHECKS WON'T CLEAR!

Answer Key

Circle the mistakes.

No. 680

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

JUNE 1 1983

00-000
000

Pay To The Order Of LIZ DANIELSEN $61.24

SIXTY ONE AND 34/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For SWEATER

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 681

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

July 4 1983

00-000
000

Pay To The Order Of CHUCK MCKEEVER $432.10

HOUR HUNDRED AND THIRTY TWO AND 10/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For STEREO

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 682

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

NOVEMBER 1983

00-000
000

Pay To The Order Of GRODIES GROCERY $50.00

FIFTY DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For GROCERIES

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 683

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Dec. 14 1983

00-000
000

Pay To The Order Of DAWN JAMES $43.00

FORTY-THREE DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For SHORTS

Tom Anderson

⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Answer Key

Rewrite each check correctly.

No 680

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12346

JUNE 1 1983 — 00-000/000

Pay To The Order Of LIZ DANIELSEN — 61.24

SIXTY ONE AND 24/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For SWEATER — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 681

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12346

MAY 1 1983 — 00-000/000

Pay To The Order Of CHUCK MCKEEVER — 432.10

HOUR HUNDRED THIRTY TWO AND 10/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For STEREO — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 682

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12346

NOVEMBER 16 1983 — 00-000/000

Pay To The Order Of GRODDIES GROCERY — 50.00

FIFTY DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For GROCERIES — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 683

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12346

JULY 14 1983 — 00-000/000

Pay To The Order Of DAWN JAMES — 43.00

FORTY-THREE DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For SHORTS — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

PAYING BY CHECK

Answer Key

No 780

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

(TODAY'S DATE 1983)

00-000
000

Pay To The Order Of (STUDENT'S NAME) 37.25

THIRTY SEVEN AND 25/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 781

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

JANUARY 15 1983

00-000
000

Pay To The Order Of SPORTS ALIVE EQUIPMENT 154.19

ONE HUNDRED AND FIFTY-FOUR AND 19/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 782

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

FEBRUARY 12 1983

00-000
000

Pay To The Order Of CUT AND CURL HAIR CARE 23.00

TWENTY-THREE Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For

T.B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 783

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

MARCH 24 1983

00-000
000

Pay To The Order Of SOFT SHOES, INC. 43.69

FORTY THREE AND 69/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For

Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

LESSON #5: MANAGING YOUR MONEY RESOURCES

STUDENT ACTIVITIES: Identifying Opportunity Costs of Consumer Choices
Maintaining a Bank Savings Account
Maintaining a Bank Checking Account

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each student will demonstrate the ability to....

1. Apply the concept of opportunity cost by identifying opportunity cost in new situations.

SKILL OBJECTIVES:

Each student will demonstrate the ability to....

1. distinguish between a bank Savings Deposit Slip, Savings Withdrawal Slip, Checking Deposit Slip, Check, Personal Savings Account Record and Check Register.
2. correctly fill out bank Savings Deposit Slips, Savings Withdrawal Slips, Checking Deposit Slips and Checks.
3. correctly record savings deposits, withdrawals and interest earned in a Personal Savings Account Record.
4. correctly record checking deposits, payments and fees in a Check Register.
5. maintain an accurate balance of savings account funds by adding and subtracting entries recorded in the Personal Savings Account Record.
6. maintain an accurate balance of checking account funds by adding and subtracting entries recorded in the Check Register.

MATERIALS:

1. Savings Account Forms she ne per student)
2. Check Education Kit (one p dent)
3. Keep Track of Your Money Re situations sheet (one per student)
4. Calculators (one per studen possible)

DIRECTIONS:

1. Write the following on the chalkboard before class begins:

   You have two goals -- going to Hawaii and buying a car.

   I. Your trip to Hawaii will cost $695.00.
   Do you now have enough money in your savings account to pay for the trip?
   II. How much money do you have in your savings account?
   III. The down payment on the car will cost $550.00.
   Do you now have enough money in your checking account to cover this cost?
   IV. How much money do you have in your checking account?

SET 2. Today -- you are a consumer with two long range goals.
You want to vacation on the warm, sandy beaches of Hawaii this summer -- and buy a car in the fall.
Spending a week in Hawaii will cost $695 for plane fare and hotel accommodations
The down payment on the car will cost $550.

3. Will you have enough money in your bank accounts to be able to accomplish your goals? (Refer student attention to the questions on the chalkboard).
The only way you will know is by using your banking skills to successfully keep track of your money resources.

4. Distribute the sheet titled Savings Account Forms.
Have students write their current balance of $500.00 in the Personal Savings Account Record.

5. Distribute the Check Education Kit.
Have students write their current balance of $700.00 in the Check Register and number each check in the upper right corner (numbers 1 through 5).

6. Distribute the sheet titled Keep Track of Your Money Resources.
Tell students that each date describes a consumer choice they have made.
Their task is to:
   a. identify the opportunity cost of each choice.
   (briefly review the meaning of opportunity cost)
   b. use whatever banking skills are necessary to carry out each decision.
   (Remind students that the bank charges 20¢ each time a check is written.)
   c. answer each question on the chalkboard (same questions appear on the students' sheets).
Have students begin by working individually.
Later allow students to team up to compare answers.
Students should finish before continuing the lesson.
Survey student responses regarding opportunity costs and provide correct feedback.

7. Return to the questions on the chalkboard (same questions are at the end of the students' sheets).
Review student responses and provide correct feedback.

8. [Next, instruct students to withdraw $600 from their savings account and deposit it into their checking account.

9. What is the new balance in your savings account?
What is the new balance in your checking account?

[Review student responses and provide correct feedback.

The balance in the savings account is now $4.65.
The balance in the checking account is now $963.00.

10. You now have enough money resources in your checking account to either pay for the trip to Hawaii or make the down payment on the car.

[Instruct each student to make a final choice between Hawaii or the car (by writing their choice on the back of one of their sheets of paper).

11. CLOSURE

How many of you chose to go to Hawaii?

[Survey by show of hands.

What is your opportunity cost?

[Instruct students to write their response on their paper.

How many of you chose to make the down payment on the car?

[Survey by show of hands.

What is your opportunity cost?

[Instruct students to write their response on their paper.

[Review student responses and provide correct feedback.
The opportunity cost of Hawaii is giving up the car.
The opportunity cost of the car is giving up Hawaii.

12. Are the benefits of going to Hawaii worth the opportunity cost?
Are the benefits of getting the car worth the opportunity cost?

[Review student responses and provide correct feedback.
Whether or not the opportunity cost is worth it will depend on whether or not future expectations about Hawaii or the car are met.

DIVERSIFIED OCCUPATIONS II

SAVINGS ACCOUNT FORMS

Answer Key

Personal Savings Account Record

DATE	EXPLANATION	WITH/ DRAWAL −		DEPOSIT +		INTEREST +		BALANCE 500.00	
1/3	FROM NEIGHBOR			15	00			515	00
1/15	INTEREST EARNED					4	65	519	65
1/25	PAYCHECK			75	00			594	65
1/30	FROM MOM			10	00			604	65
CURRENT DATE	TO CHECKING	600	00					4	65

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 881-0811
ANYWHERE, U. S. A. 12345

No. 236

Date Of Withdrawal
(CURRENT DATE)

Amount
$600.00

Charge My Account SIX HUNDRED AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B. Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 36345

Savings Withdrawal

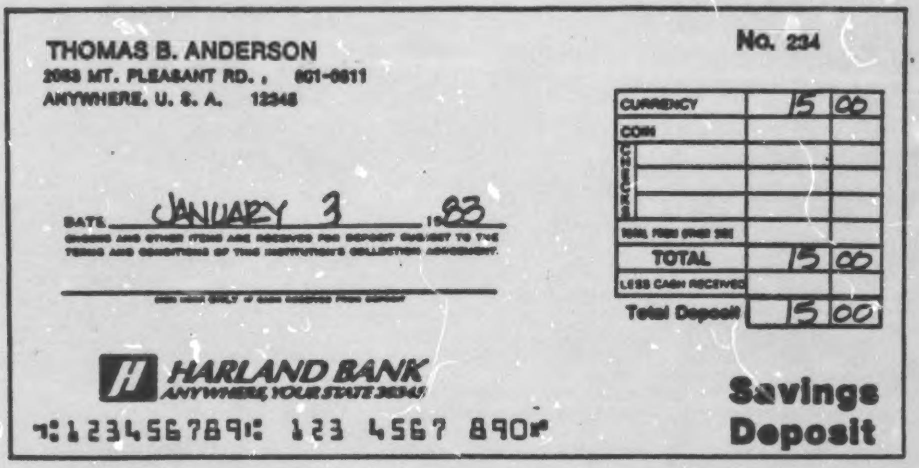
⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Answer Key

SAVINGS ACCOUNT FORMS



THOMAS B. ANDERSON
2083 MT. PLEASANT RD., 881-0611
ANYWHERE, U. S. A. 12345

No. 234

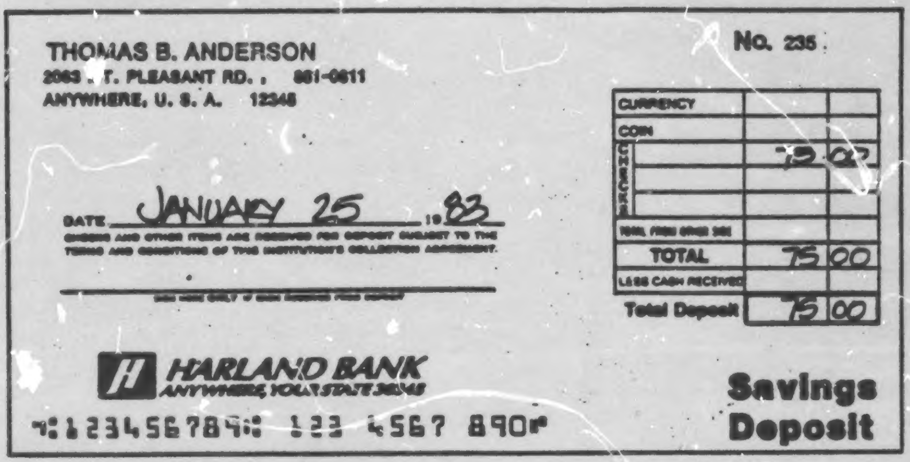
DATE JANUARY 3 19 83

CURRENCY	15	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	15	00
LESS CASH RECEIVED		
Total Deposit	15	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit



THOMAS B. ANDERSON
2083 MT. PLEASANT RD., 881-0611
ANYWHERE, U. S. A. 12345

No. 235

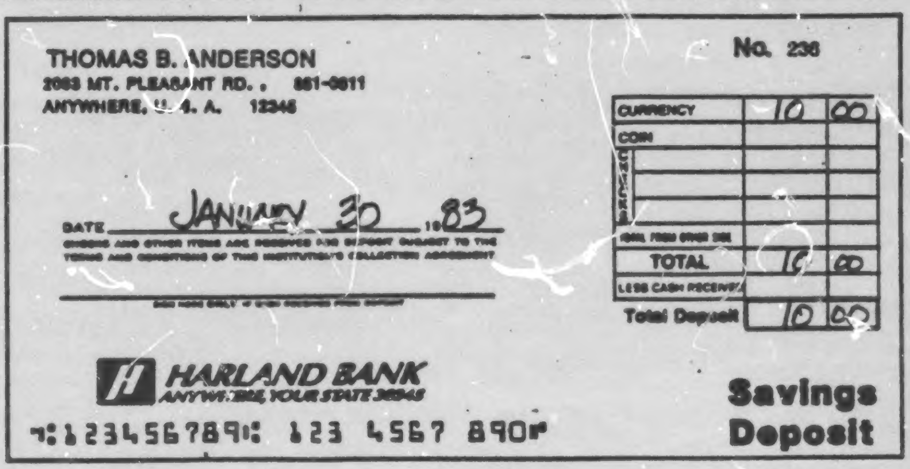
DATE JANUARY 25 19 83

CURRENCY		
COIN		
CHECKS	75	00
TOTAL FROM OTHER SIDE		
TOTAL	75	00
LESS CASH RECEIVED		
Total Deposit	75	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit



THOMAS B. ANDERSON
2083 MT. PLEASANT RD., 881-0611
ANYWHERE, U. S. A. 12345

No. 236

DATE JANUARY 30 19 83

CURRENCY	10	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	10	00
LESS CASH RECEIVED		
Total Deposit	10	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Answer Key

CHECK EDUCATION KIT REGISTER

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									700	00
1/5	1	FAST FOOT SHOES				.20	57	71	662	09
1/17	2	DEPT. OF LICENSING				.20	14	00	647	89
1/18		BIRTHDAY MONEY	25	00					672	89
1/21	3	THE NOW SHOP				.20	26	97	645	72
1/24	4	CENTRAL UNIV.				.20	250	00	395	52
1/29	5	THE SNOW PRO				.20	32	32	363	00
CURRENT DATE		FROM SAVINGS	600	00					963	00

DIVERSIFIED OCCUPATIONS II

Answer Key

KEEP TRACK OF YOUR MONEY RESOURCES

January 3

giving up the radio now to save your money for future use

January 5

giving up the warm-up suit

January 15

January 17

giving up the haircut

January 18

giving up going skiing this weekend

January 21

giving up getting a new shirt

January 24

giving up the luggage

January 25

giving up the calculator now to save your money for future use

January 25

giving up the new ski boots

January 30

giving up going for pizza with your friends to save your money for future use

I. No.

II. $604.65.

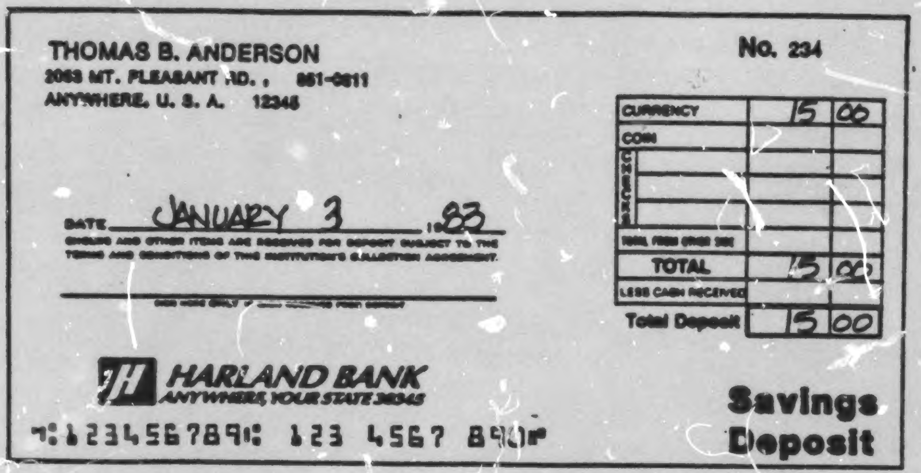
III. No.

IV. $363.00.

DIVERSIFIED OCCUPATIONS II

Answer Key

SAVINGS ACCOUNT FORMS



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0611
ANYWHERE, U. S. A. 12345

No. 234

DATE JANUARY 3 19 83

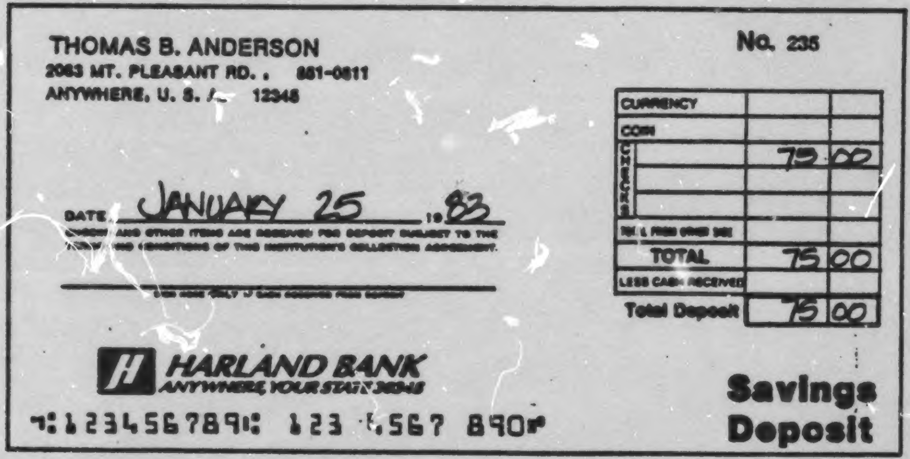
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

CURRENCY	15	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	15	00
LESS CASH RECEIVED		
Total Deposit	15	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0611
ANYWHERE, U. S. A. 12345

No. 235

DATE JANUARY 25 19 83

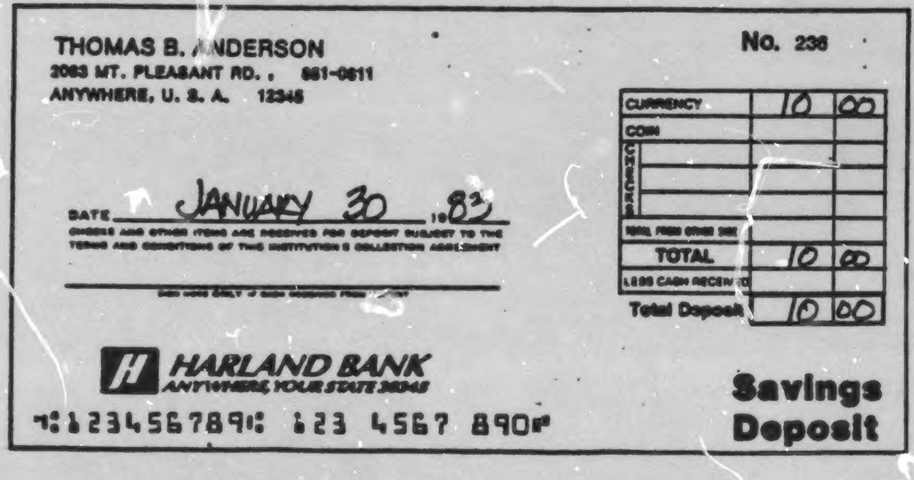
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

CURRENCY		
COIN		
CHECKS	75	00
TOTAL FROM OTHER SIDE		
TOTAL	75	00
LESS CASH RECEIVED		
Total Deposit	75	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0611
ANYWHERE, U. S. A. 12345

No. 236

DATE JANUARY 30 19 83

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

CURRENCY	10	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL	10	00
LESS CASH RECEIVED		
Total Deposit	10	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

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LESSON #6: CHECK YOURSELF!

STUDENT ACTIVITIES: Reconciling a Bank Statement

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each student will demonstrate the ability to....

1. recall the definition of reconcile by stating the given definition (to make consistent).
2. understand the meaning of reconciling a bank statement by explaining in his/her own words.
3. understand the purpose of reconciling bank statements by explaining the usefulness of reconcilement in his/her own words.

SKILL OBJECTIVES:

Each student will demonstrate the ability to....

1. complete each step in reconciling a bank statement given the bank statement and a completed check register.

MATERIALS:

1. Check Education Kit (one per student).
2. Account Statement sheet (one per student).
3. Steps to Reconciling a Bank Statement sheet (one per student).
4. Carol's Check Register sheet (one per student).
5. Reconcile Carol's Register sheet (one per student).
6. Calculators (one per student if possible).

DIRECTIONS:

SET 1. Sue opened a checking account because she liked the convenience of being able to pay for purchases without handling cash. Sue loved going shopping for the latest in designer fashions -- and made several purchases every week. One day Sue saw a suede vest selling for $78.00 and just had to have it -- so out came the checkbook. Sue looked at her balance to make sure she had enough money to cover the purchase. The balance read $85.00 -- no problem! Sue wrote a check out to Leather Goods, Inc. for $78.00 to pay for the vest and walked away smiling with package in hand.

Several days later, Sue received a notice from her bank saying that her checking account was overdrawn -- she didn't have enough money in her account to cover the $78.00 check she had written.

What could have happened?

Survey student responses.
Answers might include:
- a. incorrect arithmetic
- b. forgetting to record a previous payment in the Check Register
- c. forgetting to record check fees

2. What actually happened was that Sue had ignored the Bank Statements (Account Statements) that the bank sent to her each month. She never compared the records she kept in her Check Register with the records kept by the bank.

The bank charged Sue 20¢ for each check that she wrote, however Sue had never remembered to subtract this fee in her Check Register -- so naturally the balance in her Check Register showed more money than she actually had. To make matters worse -- the bank had charged Sue a $10.00 fee for being overdrawn.

3. Sue should have reconciled each monthly Bank Statement she received with her Check Register to make sure that her figures matched the bank's figures.

To reconcile means to make consistent -- so reconciling a Bank Statement means making sure that the bank's figures on the Bank Statement are consistent with (match) the records kept in the Check Register. By doing this, Sue could have figured out that the balance she showed in her Check Register was incorrect and could have avoided the extra $10.00 fee for being overdrawn.

4. Distribute the sheet titled Check Register.

At the end of yesterday, your Check Register showed a balance of $963.00.

How could you find out if your records are accurate?

Survey student responses and provide correct feedback.
Accuracy could be verified by reconciling the Bank Statement with the Check Register.

5. Distribute the sheet titled Account Statement.
Tell students that they are going to reconcile their Bank Statement with their Check Register to make sure their records are accurate.

6. Lead students through the reconciliation exercise by completing each of the following steps. Provide visuals of the Bank Statement and Check Register for students to follow (chalkboard or overhead projector). Instruct students to perform each step of the reconcilement on their own sheets.

7. STEPS TO RECONCILING A BANK STATEMENT

a. Find the payments in your Check Register that have cleared the bank. Do this by comparing checks listed on the Bank Statement with payments listed in the Check Register.

Every check listed on the Bank Statement should have a matching payment listed in the Check Register.
Put a mark next to each payment in the Check Register that also appears on the Bank Statement.

b. Find the check fees in your Check Register that have cleared. Do this by adding the check fees of all checks that have cleared in the Check Register. The total of the fees should match the amount of the Service Charge shown on the Bank Statement.

c. Find the deposits in your Check Register that also appear on the Bank Statement. Every deposit listed on the Bank Statement should have a matching deposit listed in the Check Register. Put a mark next to each deposit in the Check Register that also appears on the Bank Statement.

d. In the column labeled CHECKS OUTSTANDING --

(1) List any outstanding checks and service fees (check amounts and check fees in your Check Register that have not cleared the bank).
(2) ADD to figure the total amount of payments and fees still outstanding (that have not yet cleared the bank).

e. In the space for CALCULATION --

(1) Write the ending balance shown on the Bank Statement.
(2) Look through your Check Register and list any deposits that did not appear on the Bank Statement (not marked off in the Check Register).
(3) ADD to find a TOTAL.
(4) Copy the total amount of payments and fees still outstanding (previously figured in the Checks Outstanding column).
(5) SUBTRACT to figure the Balance.

f. If the balance you obtain matches the ending balance already listed in your Check Register, then you know that the records you have kept in your Check Register are accurate.

8. Distribute the sheet titled Carol's Check Register.

How can Carol find out if the balance in her Check Register is correct?

Survey student responses and provide correct feedback.
Carol will need to reconcile her Bank Statement.

9. Distribute the sheet titled Reconcile Carol's Account.
Distribute the sheet titled Steps to Reconciling A Bank Statement.

Instruct students to reconcile Carol's Bank Statement by completing each step.

Students could be divided into teams to complete this reconciling exercise.

10. Did Carol keep accurate records in her Check Register?
How can you tell?

Survey student responses and provide correct feedback.
Carol did keep accurate records because the balance she obtained from reconciling her Bank Statement matches the ending balance in her Check Register.

11. CLOSURE

How can you always be sure that the balance shown in your Check Register is accurate?

Have students think to themselves for a moment -- then tell the person sitting next to them.
Provide correct feedback.

DIVERSIFIED OCCUPATIONS II

Answer Key

ACCOUNT STATEMENT

ACCOUNT NUMBER 23456789 123 456

DATE OF STATEMENT Jan.1-Jan.31 1983

CHECKS	DEPOSITS	DATE	BALANCE
			700.00
37.71		1-5	662.29
14.00		1-17	648.29
	25.00	1-18	673.29
250.00		1-24	423.29
32.32		1-29	390.97
.80 SC		1-30	390.17

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
1	37.71	5	32.32
2	14.00		
4	250.00		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO. 3	$ 26	97
SC		20
TOTAL	27	17

BANK BALANCE SHOWN ON THIS STATEMENT $ 390.17

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) 600.00

TOTAL $ 990.17

→ SUBTRACT CHECKS OUTSTANDING 27.17

BALANCE 963.00

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

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DIVERSIFIED OCCUPATIONS II

RECONCILE CAROL'S ACCOUNT

Answer Key

ACCOUNT STATEMENT

ACCOUNT NUMBER	DATE OF STATEMENT
2342345523466111	April 1 - April 30

CHECKS	DEPOSITS	DATE	BALANCE
			164.82
6.78		4-11	158.04
	125.00	4-15	283.04
34.29		4-16	284.75
16.49		4-21	[illegible]
16.89		4-28	215.37
27.45		4-30	187.92
1.00 SC		4-30	186.92

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
321	6.78	325	16.89
322	34.29	326	27.45
324	16.49		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO. 323	$ 55	95
SC		20
TOTAL	56	15

BANK BALANCE SHOWN ON THIS STATEMENT $ 186.92

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) 30.00

TOTAL $ 216.92

→ SUBTRACT CHECKS OUTSTANDING 56.15

BALANCE 160.77

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

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LESSON #7: BUY NOW -- PAY LATER

STUDENT ACTIVITIES: Bidding in an Auction
Note-Writing
Watching the video "Creditwise: Opportunity Cost"
Answering Focus Questions

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each student will demonstrate the ability to....

1. recall the definition of credit by stating the given definition.
2. understand the meaning of credit by explaining in his/her own words.
3. recall the opportunity cost of using credit by stating the given definition.
4. understand the opportunity cost of using credit by:
    a. explaining in his/her own words.
    b. identifying the opportunity cost of using credit in given situations.
5. recall the advantages and disadvantages of using credit by listing benefits and costs.

MATERIALS:

1. Buy Now -- Pay Later notesheet (one per student).
2. An item to be auctioned or a picture of the item.
3. $100 bill halfsheet (one per student).
4. Video: "Creditwise: Opportunity Cost"

DIRECTIONS:

1. Distribute the notesheet titled Buy Now -- Pay Later.
Tell students you are going to hold an auction and they are to take notes.

SET 2. Conduct an auction for a popular item that will receive a bid of over $30 (such as a portable tape deck, a tennis racket, a calculator, etc.).
Let students bid for the item. Show students the item or a picture of the item.
The highest bidder wins the chance to own the item being auctioned.

3. Tell the student who wins the bid that he/she can pay cash right now for the item, write a check right now for the item or use credit to buy the item (take the item now and pay for it later).
Since the student most likely will not have a checkbook at school or enough cash on the spot to pay for the item -- his/her alternatives are narrowed down to using credit to get the item now and then pay for it later or lose the item.

4. What would be the bidder's opportunity cost of choosing to purchase the item without using credit?
In other words, what would be the bidder's opportunity cost of paying fo the item in cash or by check?

The opportunity cost would be the next best alternative that the bidder had in mind for using the money resource.

5. What would be the bidder's opportunity cost of choosing to use credit to get the item now?

Instruct students to use what they already know about opportunity cost to write an educated guess -- then compare their answers to the answer that will be given in the video.

6. Show the video "Creditwise: Opportunity Cost."
Instruct students to answer the questions under PART II of their notesheet during the video.

7. Review student responses to the questions under PART II of the notesheet.
Provide correct feedback.

8. Return to question F under PART I of the notesheet.
Review student responses and provide correct feedback.
Survey the number of students whose answers were the same as given in the video by a show of hands.

9. Distribute 2 copies of the $100 bill halfsheet to each student.
Offer students the chance to buy a plane ticket to any city in California for $200.00.
Tell students that you have enough plane tickets for everyone.
Any student who chooses to buy a plane ticket must turn in their $100 bills.

10. If you saved your $100 bills-- what's your opportunity cost? Hint: What is the opportunity cost of saving money resources?

Students who saved their $100 bills gave up the next best alternative for which they could have used their money now (a trip to California).

11. If you used your $100 bills to buy the plane ticket -- what's your opportunity cost?

Students who spent their $100 bills on a plane ticket gave up the next best alternative for which they could have used that money resource.

12. CLOSURE

Now -- go back to the student who purchased the auctioned item on credit at the beginning of class.
Present a notice to that student that says his payment for the auctioned item is now due.

13. If the student cannot pay the amount due because he/she chose to spend his/her $100 bills on the plane ticket, then charge 10% interest for not paying back the amount when due.
Show students how to calculate the interest that will be added to the amount due (Amount Due x .10 = Interest).

14. What is the total cost of the auctioned item now that interest has been charged?

Emphasize that now the auctioned item costs more than it originally did because of the added interest (Amount Due + Interest = Total Dollar Cost).

15. If the student who purchased the auctioned item chose to keep his/her $100 bill, then he/she must use it now to pay for the auctioned item purchased earlier on credit.

Reinforce that the opportunity cost of using credit to make purchases is reduced purchasing power in the future.
The student may have had another use in mind for his/her $100, but must now give up a current want to pay off a past debt.

16. Was the benefit of using credit worth the opportunity cost to the student who was the highest bidder in the auction?
How can you tell?

Student responses should focus on whether or not future expectations of the bidder were met. Provide correct feedback.

Answer Key

BUY NOW -- PAY LATER

I. a. The item being auctioned is ______________________________.

b. The highest bid for the item is $________ made by ________________.
(amount) (name)

c. The highest bidder chooses to (circle one of the following):
  1. pay in cash
  2. pay check
  3. use credit

d. to buy a good or service now and pay for it in the future.

e. The bidder's opportunity cost would be giving up the next best alternative for which he/she could use the money resource now.

f. The bidder's opportunity cost of using credit would be reduced purchasing power in the future (giving up next best future alternatives).

II. a. The opportunity cost of using credit to make purchases is reduced purchasing power in the future.

b. * convenient
* allows buying items when cash is not available
* safer than carrying cash
* allows consumers to use items while paying for them

c. * has the opportunity cost of reduced purchasing power in the future
* makes it easier to overspend
* may require additional costs
* requires approval of the creditor

LESSON #8: Long Term Credit

STUDENT ACTIVITIES: Brainstorming Alternative Ways to Pay for Purchases
Watching the video: "History of Banking"
Figuring the Total Dollar Cost of Items Purchased Through Bank Loans
Identifying the Opportunity Cost of Long Term Credit

TIME: 50 minutes

COGNITIVE OBJECTIVES:

Each student will demonstrate the ability to....

1. understand the meaning of credit by explaining in his/her own words.

2. recall the two main types of credit that banks offer to consumers by stating both types (short-term credit and long-term credit).

3. recall the difference between short-term credit and long-term credit by stating the given characteristics of each.

4. understand the differences between short-term credit and long-term credit by:
    a. explaining the differences in his/her own words.
    b. giving an example of each (credit cards and bank loans).

5. understand the opportunity cost of using long-term credit to make purchases by:
    a. explaining in his/her own words.
    b. identifying the opportunity cost of using long-term credit in given situations.

6. recall the criteria for determining if an opportunity cost is worth it by stating the criteria.

    (The determining criteria is whether the consumer's future expectations are met.
    When future expectations are met -- opportunity costs are worth it.
    When future expectations are not met -- opportunity costs are not worth it.)

7. understand the criteria for determining if an opportunity cost is worth it by identifying a consumer's future expectations and whether or not those expectations are met in a given situation.

8. apply the criteria for determining if an opportunity cost is worth it in new situations by:
    a. identifying whether an opportunity cost is worth it.
    b. explaining why an opportunity cost is or is not worth it.

DIVERSIFIED OCCUPATIONS II

SKILL OBJECTIVES:

Each student will demonstrate the ability to....

1. correctly figure the Total Dollar Cost of a purchase made with a long-term bank loan given the monthly payments, the number of months the payments are to be made and the down payment.
2. correctly figure the Finance Charge on a long-term bank loan given the Total Dollar Cost and the Original Price.

MATERIALS:

1. Future Expectations sheet (one per student).
2. Calculators (one per student if possible).
3. Video: "History of Banking"

DIVERSIFIED OCCUPATIONS II

DIRECTIONS:

SET 1. Distribute the sheet titled Future Expectations.
Instruct students to check the box next to the item which they will most likely want to purchase first within the next few years (within three to five years).

2. How are you going to pay for the item you have chosen?
What are some alternatives?

Survey student responses and record possibilities on the chalkboard.
Instruct students to record the possibilities on the back side of their notesheet.

OR

Show the video titled: "History of Banking"
Tell students that banks provide a variety of services to help consumers pay for choices in the marketplace.
Instruct students to record all of the services (shown in the video) that banks offer to help consumers pay for purchases.

3. Review the list of alternative ways that consumers can pay for purchases.
Discuss the feasibility of each alternative listed with regard to the major purchase each student chose at the beginning of class (on the front side of the notesheet). For example:

ALTERNATIVES	FEASIBILITY FOR MAJOR PURCHASES
a. using savings account funds	a. Most consumers do not have enough money in their savings account to be able to withdraw funds and pay for major purchases.
b. write a check	b. Most consumers do not have enough money in their checking account to be able to cover the cost of major purchases.
c. use a credit card	c. Credit cards extend short-term credit (on to two months) for limited amounts ($500 to $1500). Some credit cards, such as Visa or MasterCard offer 12, 24, or 36-month repayment. How would you be able to pay back the full amount of a major purchase in one to two months? How you you keep up monthly payments for two years or longer?
d. take out a bank loan	d. This is another form of credit called long-term credit that allows a consumer to borrow large amounts of money and pay it back over an extended period

4. Refer student attention back to their original choices under PART I of the notesheet.

Suppose that you go ahead and get a bank loan to make your major purchase. What is your opportunity cost?
Hint: Bank loans are a form of credit. What is the opportunity cost of using credit to make purchases?

The opportunity cost of credit is reduced purchasing power in the future.

5. Not only is your future purchasing power reduced because you have to pay back the original amount of money that you borrowed -- you also must pay the bank a Finance Charge for lending you the money for an extended period of time. This means that the Total Dollar Cost of your major purchase ends up being more than the original price listed. Since paying a Finance Charge further reduces your future purchasing power, it's important for you to know just how much extra money you will be paying by taking out a bank loan (using long-term credit to make a major purchase).

6. By figuring out your Total Dollar Cost you can do a better job of anticipating whether or not the benefits from the long-term credit (bank loan) will be worth the opportunity costs (reduced future purchasing power).

7. For example, how much will the home really cost you if you take out a loan (use long-term credit) to buy it now?

Refer student attention to PART A on the notesheet.
Explain how to figure the Total Dollar Cost of the home.
Have students follow on their notesheet and complete each step during the explanation to arrive at the Total Dollar Cost figure.
Provide correct feedback on the Total Dollar Cost.

8. What is the Finance Charge that has to be paid if you buy this home on long-term credit? In other words, how much extra money will you have to pay?

Explain how to figure the Finance Charge.
Have students follow on their notesheet and do the steps necessary to arrive at the Finance Charge figure.
Provide correct feedback on the Finance Charge.

9. Are the benefits of buying the home on credit worth the opportunity costs?

Student responses should focus on the idea that whether or not the choice was worthwhile depends on what happens in the future. For example, if the house turns out to have a leaky roof, bad plumbing and a basement that floods with every rain, then the opportunity cost of giving up future purchases to make the monthly house payments may not be "worth it." However, if the house lives up to the buyer's expectations and even increases in value so that the buyer can sell the house for more money than he/she paid for it, then the opportunity cost of giving up future purchases to make the monthly house payments may be "worth it."

10. Refer student attention back to their original choices under PART I of the notesheet.

What kinds of future purchases will you have to give up in order to make the monthly payments necessary to pay back the loan?

Have students write several items on their sheet of paper.
Survey student responses.

11. Are the benefits of buying now on credit worth the opportunity costs that you have listed on your paper?
Your answer will partly depend on what the Total Dollar Cost of your major purchase will be.
The higher your Total Dollar Cost -- the more your future opportunities are affected.

12. Instruct students to figure the Total Dollar Cost of their choice -- then figure the Finance Charge they will end up paying for borrowing money on long-term credit.
Allow several minutes for completion.
Survey student responses regarding the figures and provide correct feedback.

13. Again, ask students if the benefits of buying that item now on long-term credit are worth the opportunity costs they have listed.
Have students explain "why" or "why not."
Student responses should focus on the idea that whether or not the choice is worthwhile depends on whether or not future expectations are met.

14. CLOSURE

You have been looking at some beach front property that is priced at $60,000. You are trying to decide whether or not to get a bank loan to purchase the property. If you bought the property using long-term credit each monthly payment would be $400, payments would be for 180 months and your down payment would be $8,000.
What would be the Total Dollar Cost of the property?
What would be the Finance Charge for borrowing the money?

Survey student responses and provide correct feedback.
The Total Dollar Cost would be $80,000.
The Finance Charge would be $20,000.

15. Are the benefits of buying the property now on credit worth the opportunity costs? Why or why not? Explain.

Survey student response and provide correct feedback.
Student responses should focus on the idea that whether or not the choice is worthwhile depends on whether or not future expectations are met.

DIVERSIFIED OCCUPATIONS II

FUTURE EXPECTATIONS

Answer Key

PART I Which item will you most likely want to purchase first within the next few years?
Put a check (✓) in the box.

	Item	Price
☐	A. Home	$75,000
☐	B. College Education	$20,000
☐	C. Boat	$10,000
☐	D. Automobile	$8,000
☐	E. Motorcycle	$3,000

A. Buying a Home

a. Each monthly payment is $600

b. Payments are for 360 months.

c. The downpayment is $10,000.

d. What is the Total Dollar Cost of the home?
(a x b + c = Total Dollar Cost)

$226,000.00

e. What is the Finance Charge for borrowing the money?
(Total Dollar Cost - Original Price = FC)

$151,000.00

B. Buying a College Education

a. Each monthly payment is $210.

b. Payments are for 120 months.

c. No downpayment is required.

d. What is the Total Dollar Cost of the college education?

$25,200.00

e. What is the Finance Charge for borrowing the money?

$5,200.00

C. Buying a Boat

a. Each monthly payment is $300.

b. Payments are for 36 months.

c. The downpayment is $1,000.

d. What is the Total Dollar Cost of the boat?

$11,800.00

e. What is the Finance Charge for borrowing the money?

$1,800.00

D. Buying an Automobile

a. Each monthly payment is $215.

b. Payments are for 48 months.

c. The downpayment is $2,500.

d. What is the Total Dollar Cost of the automobile?

$12,820.00

e. What is the Finance Charge for borrowing the money?

$4,820.00

E. Buying a Motorcycle

a. Each monthly payment is $98.

b. Payments are for 36 months.

c. The downpayment is $1,000.

d. What is the Total Dollar Cost of the motorcycle?

$4,528.00

e. What is the Finance Charge for borrowing the money?

$1,528.00

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DIVERSIFIED OCCUPATIONS II

Answer Key

TEST ANSWER SHEET

PART I

K 1. consumer
C 2. choice
M 3. resource
H 4. scarce
J 5. alternatives
I 6. economic behavior
G 7. save
R 8. spend
B 9. credit
N 10. short term credit
W 11. long term credit
O 12. opportunity cost
F 13. opportunity cost of saving
E 14. opportunity cost of using credit
S 15. reconcile

PART II

C 16.
B 17.
A 18.
C 19.
D 20.
B 21.
D 22.
A 23.
C 24.
B 25.

PART III

I 26. Dan
O 27. Rick
H 28. Julie
D 29. Elaine
B 30. Joel

PART IV

31. Linda
A. GIVING UP GOING TO MOVIES NOW
B. Circle one: [✓ YES] NO
C. Explain: LINDA'S FUTURE EXPECTATIONS OF HAVING A GOOD TRIP WERE MET IN THE FUTURE

32. Tom
A. GIVING UP FOOTBALL GAMES IN THE FUTURE
B. Circle one: YES [✓ NO]
C. Explain: TOM'S FUTURE EXPECTATIONS ABOUT HIS NEW CAR WERE NOT MET IN THE FUTURE

33. Jane
A. GIVING UP THE SPORT SHOES
B. Circle one: [✓ YES] NO
C. Explain: JANE'S FUTURE EXPECTATIONS ABOUT HER SOFTBALL MITT WERE MET IN THE FUTURE

PART V

34. Sarah
A. Total Dollar Cost $20,800.00
B. Finance Charge $5,800.00

35. Jose
A. Total Dollar Cost $16,500.00
B. Finance Charge $3,500.00

DIVERSIFIED OCCUPATIONS II

Answer Key

TEST ANSWER SHEET

PART VI

Use your banking skills to do what is necessary in each situation that follows:

November 12
You take $50.00 out of your savings account to go shopping for new clothes.

November 19
You put the $15.00 check you earned for taking care of your neighbor's dog into your savings account.

November 30
The bank sends you a notice telling you that your savings account has earned $3.02 in interest.

Personal Savings Account Record

DATE	EXPLANATION	WITH/DRAWAL −		DEPOSIT +		INTEREST +		BALANCE 219	25
11/12	FOR NEW CLOTHES	50	00					50 169	00 25
11/19	FROM NEIGHBOR			15	00			15 184	00 25
11/30	INTEREST EARNED					3	02	3 187	02 27

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 899

CURRENCY		
COIN		
CHECKS	15	00
TOTAL FROM OTHER SIDE		
TOTAL	15	00
LESS CASH RECEIVED		
Total Deposit	15	00

DATE NOVEMBER 19 19 83
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 36945

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal: NOVEMBER 12, 1983

No. 898

Amount: $ 50.00

Charge My Account: FIFTY AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B. Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 36945

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

BEST COPY AVAILABLE

BEST COPY AVAILABLE

Answer Key

TEST ANSWER SHEET

PART VII

Use your banking skills to do what is necessary in each situation that follows:

December 5
You write a check for $29.75 to Video Games, Inc. to pay for the new electronic game you bought. The bank charges a $0.20 (20¢) check fee.

December 10
You take the $65.00 in cash that you got from selling mistletoe and put it into your checking account.

December 17
You write a check for $54.93 to Sports Alive for the biking outfit you bought. The bank charges a $0.20 (20¢) check fee.

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									125	80
12/5	542	Video Games Inc.				.20	29	75	95	85
12/10		Mistletoe Sales	65	00					160	85
12/17	543	Sports Alive				.20	54	93	105	72

No 542

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0611
ANYWHERE, U. S. A. 12345

December 5 19 Current year 00-000/000

Pay To The Order Of Video Games Inc. 29.75

Twenty-nine and 75/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For Electronic Game — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0611
ANYWHERE, U. S. A. 12345

No. 436

DATE December 10 19 (Current year)

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

CURRENCY	65	00
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit	65	00

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Checking Deposit

No 543

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0611
ANYWHERE, U. S. A. 12345

December 17 19 current year 00-000/000

Pay To The Order Of Sports Alive 54.93

Fifty Four and 93/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 36345

For Biking outfit — Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

Answer Key

TEST ANSWER SHEET

PART VIII
Reconcile Brenda's Bank Statement
by completing the necessary steps.

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		✓	FEE	AMOUNT OF PAYMENT		BALANCE	
									296	74
2/11	500	SPORTS 'N' STUFF				.20	15	95	280	59
2/15	501	THE ELECTRONIC SHOP				.20	164	49	115	90
2/16		PAYCHECK	75	00					190	90
2/20	502	SHIRTS, INC.				.20	24	88	165	82
2/28	504	REAL HOT RECORDS				.20	8	99	156	63
3/1		CASH FOR DAD	30	00					186	63
3/7	505	RADIO & SOUND				.20	45	15	141	28

ACCOUNT STATEMENT

ACCOUNT NUMBER	DATE OF STATEMENT
TE 45451234567890	Feb. 1 - Feb. 28

CHECKS	DEPOSITS	DATE	BALANCE
		2-1	296.74
15.95		2-11	280.79
164.49		2-15	116.30
	75.00	2-16	191.30
24.88		2-20	166.42
8.99		2-28	157.43
.80		2-28	156.63

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
500	15.95	504	8.99
501	164.49		
502	24.88		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO. 505	$ 45	15
SC		20
TOTAL	45	35

BANK BALANCE SHOWN ON THIS STATEMENT $ 156.63

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) 30.00

TOTAL $ 186.63

→ SUBTRACT CHECKS OUTSTANDING 45.35

BALANCE 141.28

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

DIVERSIFIED OCCUPATIONS II

STUDENT

YOU CAN BANK ON IT!

WORKSHEETS

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DIVERSIFIED OCCUPATIONS II

MAKING CHOICES

I. Terms & Definitions

What do these words mean?
Listen for the definitions -- and write them when you hear them!
(Can you get them all? Be on your toes!)

A. consumer

B. choice

C. resources

D. scarce

E. alternatives

F. economic behavior

II. Notes - What are some things that you could do with the money? List possible uses.

III. Banking Services

A. Savings Account

Advantages	Disadvantages

B. Checking Account

Advantages	Disadvantages

DIVERSIFIED OCCUPATIONS II

WHAT'S THE REAL COST?

I. Sentence: ____

____

____

Definitions:

A. ____

B. ____

C. ____

II. You have $10.00:

#___movie----------------$6.00

#___school yearbook-----$10.00

#___record album---------$8.00

#___school activity card-$7.50

#___rock concert---------$9.50

III. *Priorities ____________________

(most valued) Choice #1 ____________

Choice #2 ____________

Choice #3 ____________

Choice #4 ____________

(least valued) Choice #5 ____________

IV. Opportunity Cost is

V. "Let's Save: Opportunity Cost"

A. Saving a money resource means ____________________________

____

B. The opportunity cost of saving a money resource is ____________________

____

C. What opportunity costs did Ricky, Robert and Paco have when they decided to save all of their money resources for outfits?

____

____

____

D. Were the benefits of saving for the outfits worth the opportunity costs? How can you tell?

____

DIVERSIFIED OCCUPATIONS II

YOUR SAVINGS ACCOUNT

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No.348

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ____________________ 19____
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No.349

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ____________________ 19____
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

Personal Savings Account Record

DATE	EXPLANATION	WITH/ DRAWAL −		DEPOSIT +		INTEREST +		BALANCE 274.25	
8/14	PAYCHECK FROM DRIVE-IN			250	75			525	00
8/31	MONTHLY INTEREST					26	25	551	25
9/16	BOUGHT A STEREO	495	00					56	25

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DIVERSIFIED OCCUPATIONS II

SAVINGS ACCOUNT CHECKLIST

Do you know how to keep track of your money resources?

Write a "C" before each step that is done correctly.
Write an "X" before each step that is done incorrectly.

______ 1. Write in ink.

______ 2. Write neatly. Everything written must be readable!

______ 3. Write date of deposit (month/day/year).

4. Write the amount of deposit:

______ a. in box labeled cash for depositing cash

______ b. in box labeled checks for depositing a check

______ 5. Subtotal (add cash and check amounts).

______ 6. Write the amount of cash to be returned to you in the box that says LESS CASH if you want cash back from a check.

______ 7. Sign your name on the line that says SIGN HERE FOR CASH BACK if you want cash back from a check (leave blank if you do not want cash back).

______ 8. Figure your Total Deposit (Subtract LESS CASH from SUBTOTAL).

9. Record the following in your PERSONAL SAVINGS ACCOUNT RECORD:

______ a. Date

______ b. Explanation Where did the deposited money come from? Where is the withdrawn money going?

______ c. Amount of deposit, withdrawal or interest (in the correct column).

______ d. Add deposits and interest to the previous balance or subtract withdrawals from the previous balance to figure your new balance.

DIVERSIFIED OCCUPATIONS II

WITHDRAWING YOUR MONEY

Correct Example

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal: 7-14-83

No.
Amount: $310.00

Charge My Account THREE HUNDRED TEN AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Thomas B Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

Incorrect Example

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal: 7-14

No.
Amount: $310

Charge My Account THREE HUNDRED AND TEN AND NO CENTS Dollars

☐ Cash
☐ Cashiers Check

Signature Tommy Anderson

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal:

No.
Amount: $

Charge My Account Dollars

☐ Cash
☐ Cashiers Check

Signature ______________________

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

KNOW WHAT YOU'VE GOT!

Make the following deposits

1. September 9
   Deposit a paycheck for $85.00 into your savings account.
2. September 30
   Your bank statement says that your savings account has earned $3.58 in interest.
3. October 12
   Withdraw $60.00 from your savings account to pay for your new tennis racket.

II. After making the above deposits and withdrawals, do you have enough money in your savings account to buy the $250.00 ten-speed bicycle you've been wanting?

III. How much money do you now have in your savings account?

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 124

DATE ____________________ 19______
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

Personal Savings Account Record

DATE	EXPLANATION	WITH/DRAWAL −	DEPOSIT +	INTEREST +	BALANCE
					219 25

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal ☐

No. 235

Amount
$ ☐

Charge My Account ____________________ Dollars

☐ Cash
☐ Cashiers Check

Signature ____________________

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

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BEST COPY AVAILABLE

YOUR CHECKING ACCOUNT

Steps to writing checks:

1. ______________________________

____

2. ______________________________

____

3. ______________________________

____

4. ______________________________

____

5. ______________________________

____

6. ______________________________

____

7. ______________________________

____

8. ______________________________

____

9. ______________________________

____

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 145

DATE ______________________ 19____
CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

HARLAND BANK
ANYWHERE, YOUR STATE 30345

⑆123456789⑆ 123 4567 890⑈

Checking Deposit

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									495	88
2/5		PAYCHECK	55	00					550	88
2/12	340	GWEN'S GIFT SHOP				.20	18	29	532	39

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 341

MARCH 25 19 83

00-000
000

Pay To The Order Of CENTRAL UNIVERSITY $ 100.00

ONE HUNDRED DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For DORM RESERVATION

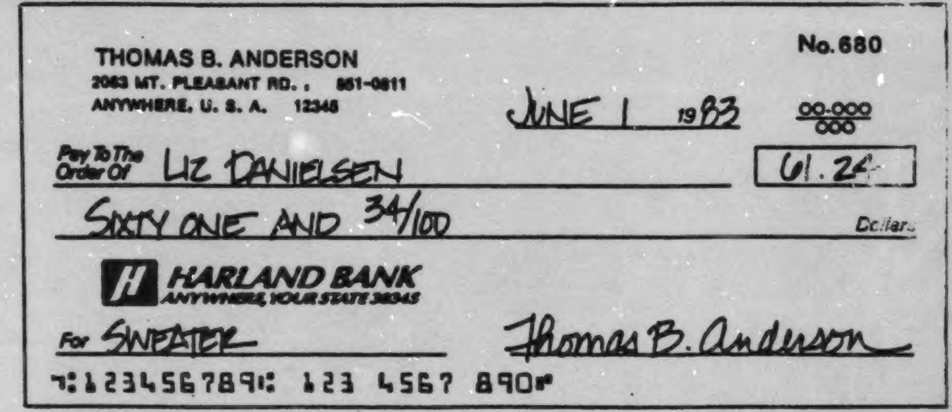
Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

DIVERSIFIED OCCUPATIONS II

WATCH OUT! THESE CHECKS WON'T CLEAR!

Circle the mistakes.



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No. 680

JUNE 1 1983

00-000
000

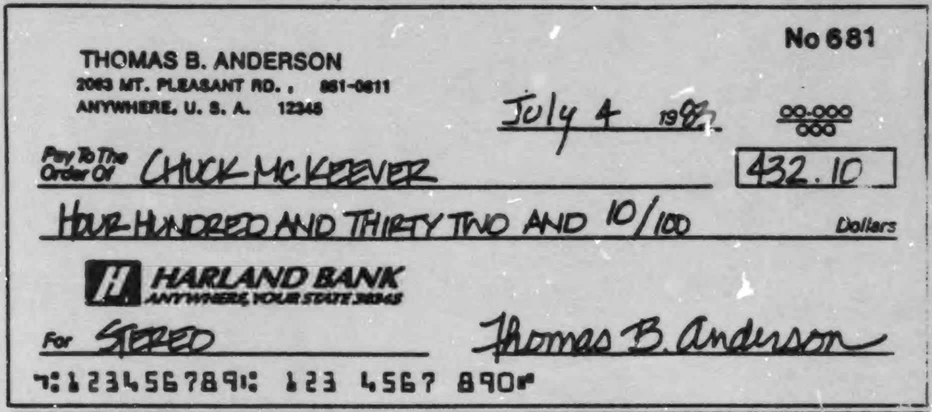
Pay To The Order Of LIZ DANIELSEN 61.24

SIXTY ONE AND 34/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For SWEATER Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No 681

July 4 1983

00-000
000

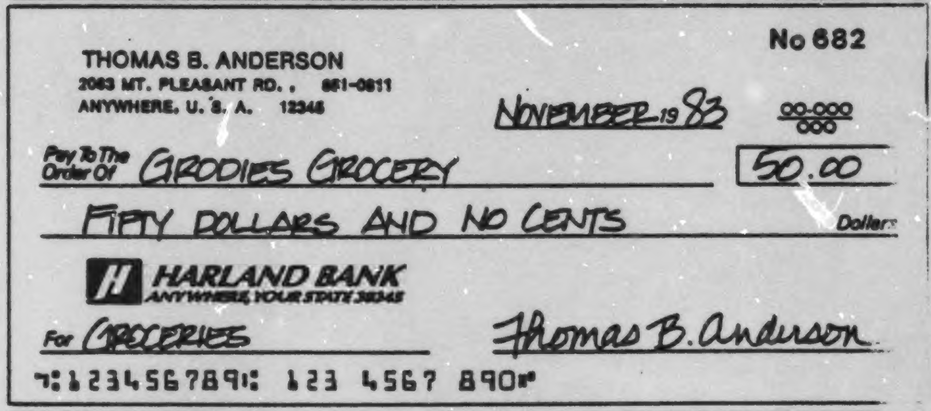
Pay To The Order Of CHUCK MCKEEVER 432.10

HOUR HUNDRED AND THIRTY TWO AND 10/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For STEREO Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No 682

NOVEMBER 1983

00-000
000

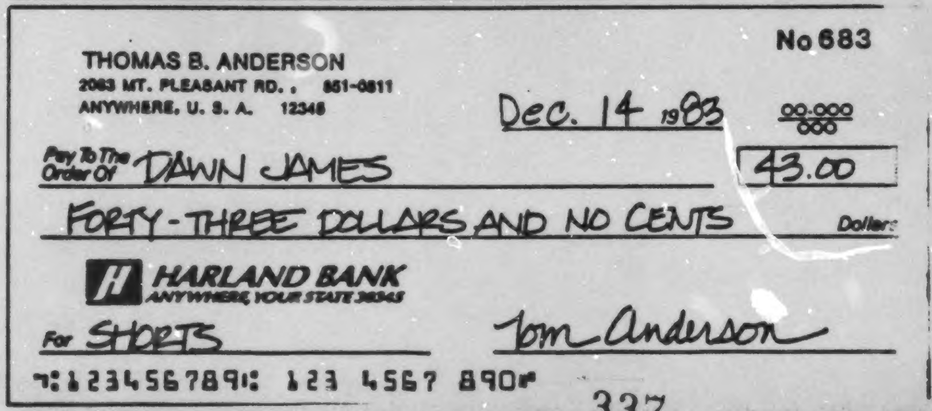
Pay To The Order Of GRODIES GROCERY 50.00

FIFTY DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For GROCERIES Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈



THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 861-0811
ANYWHERE, U. S. A. 12345

No 683

Dec. 14 1983

00-000
000

Pay To The Order Of DAWN JAMES 43.00

FORTY-THREE DOLLARS AND NO CENTS Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 38345

For SHORTS Tom Anderson

⑆123456789⑆ 123 4567 890⑈

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DIVERSIFIED OCCUPATIONS II

Rewrite each check correctly.

No 680

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

19

$\frac{00\text{-}000}{000}$

Pay To The Order Of

Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For

⑆123456789⑆ 123 4567 890⑈

No 681

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

19

$\frac{00\text{-}000}{000}$

Pay To The Order Of

Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For

⑆123456789⑆ 123 4567 890⑈

No 682

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

19

$\frac{00\text{-}000}{000}$

Pay To The Order Of

Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For

⑆123456789⑆ 123 4567 890⑈

No 683

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

19

$\frac{00\text{-}000}{000}$

Pay To The Order Of

Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For

⑆123456789⑆ 123 4567 890⑈

BEST COPY AVAILABLE

PAYING BY CHECK

No 780

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

19 ______ 00-000/000

Pay To The Order Of ______ ☐

______ Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______

⑆123456789⑆ 123 4567 890⑈

No 781

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

JANUARY 15 1983 00-000/000

Pay To The Order Of SPORTS ALIVE EQUIPMENT 154.19

ONE HUNDRED AND FIFTY-FOUR AND 19/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______ Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 782

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

FEBRUARY 12 1983 00-000/000

Pay To The Order Of CUT AND CURL HAIR CARE 23.00

TWENTY-THREE Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______ T.B. Anderson

⑆123456789⑆ 123 4567 890⑈

No 783

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

MARCH 24 1983 00-000/000

Pay To The Order Of SOFT SHOES, INC. 43.69

FORTY THREE AND 69/100 Dollars

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______ Thomas B. Anderson

⑆123456789⑆ 123 4567 890⑈

SAVINGS ACCOUNT FORMS

Personal Savings Account Record

DATE	EXPLANATION	WITH/ DRAWAL −		DEPOSIT +		INTEREST +		BALANCE	

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 230

Date Of Withdrawal ☐

Amount $

Charge My Account ______________________________ **Dollars**

☐ **Cash**
☐ **Cashiers Check**

Signature ______________________________

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

BEST COPY AVAILABLE

SAVINGS ACCOUNT FORMS

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 234

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ______________________ 19____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 235

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ______________________ 19____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 236

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ______________________ 19____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT.

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 38345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

BEST COPY AVAILABLE

KEEP TRACK OF YOUR MONEY RESOURCES

January 3

Your neighbor paid you $15.00 in cash for feeding their dog while they were out of town. This would be enough money to buy the radio you've been wanting, but you decide to put the money into your savings account in hopes of saving enough to go to Hawaii this summer.

Your OPPORTUNITY COST is____.

January 5

You are trying to decide which is most important -- a new tennis racket, a new warm-up suit or new sport shoes. You already have a tennis racket that works okay, but your old warm-up suit is full of holes. On the other hand, you don't have any sport shoes at all! You decide to buy new sport shoes at Fast Foot Shoes and pay for them by check. The total cost of the shoes comes to $37.71.

Your OPPORTUNITY COST is____.

January 15

You receive your Bank Statement in the mail. It says that the interest your savings account has earned is $4.65.

January 17

Should you get a haircut, renew your driver's license or buy a subscription to People magazine? You know that you can always go to the library to read the magazines, but its hard to listen to your parents nag about getting a haircut. However, you won't be able to drive without a valid driver's license, which will really limit your activities. You decide to write a check for $14.00 to the Department of Licensing in order to renew your driver's license.

Your OPPORTUNITY COST is____.

January 18

It's your birthday and your grandmother just gave you a check for $25.00. Instead of cashing the check and using the money to go skiing this weekend, you decide to keep the money for awhile in your checking account.

Your OPPORTUNITY COST is____.

January 21

You need a new shirt and some new jeans. You decide to buy the designer jeans that you saw at The Now Shop. The total cost of the jeans came to $26.97 and you paid by check.

Your OPPORTUNITY COST is____.

January 24

You would like to buy the luggage that is on sale at Travel Plus, but also know that holding your spot at the university next fall means a down payment of $250.00. You decide to mail a check to Central University.

Your OPPORTUNITY COST is____.

January 25

Your boss at The Food Mart just gave you your paycheck for $75.00 for bagging groceries. You decide to put the money into your savings account, still hoping to make it to Hawaii this summer. Hawaii just seems more important than buying the new calculator you've been wanting.

Your OPPORTUNITY COST is____.

January 29

The Snow Pro is having a sale on ski equipment and clothing. You would really like to pick up another sweater and some new gloves to keep your fingers warmer on the slopes, but those new high-top ski boots are hard to pass up! You decide that a new sweater is least important, since you already have one, and choose the gloves over the boots. The total cost of the gloves comes to $32.32 and you pay by check.

Your OPPORTUNITY COST is____.

January 30

Your mother gives you $10.00 in cash for looking after your younger brothers and sisters. Instead of going to the Pizza Place with your friends, you choose to put the money into your savings account.

Your OPPORTUNITY COST is____.

I. Your trip to Hawaii will cost $695.00.
Do you now have enough money in your savings account to pay for the trip?

II. How much money do you have in your savings account?

III. The down payment on the car will cost $550.00.
Do you now have enough money in your checking account to cover this cost?

IV. How much money do you have in your checking account?

CHECK REGISTER

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									700	00
1/5	1	FAST FOOT SHOES				.20	37	71	662	09
1/17	2	DEPARTMENT OF LICENSE				.20	14	00	647	89
1/18	–	BIRTHDAY MONEY	25	00					672	89
1/21	3	THE NOW SHOP				.20	26	97	645	72
1/24	4	CENTRAL UNIVERSITY				.20	250	00	395	52
1/29	5	THE SNOW PRO				.20	32	32	363	00
2/2		FROM SAVINGS	600	00					963	00

ACCOUNT STATEMENT

ACCOUNT NUMBER	DATE OF STATEMENT
23456789 123 456	Jan.1-Jan.31 1983

CHECKS	DEPOSITS	DATE	BALANCE
			700.00
37.71		1-5	662.29
14.00		1-17	648.29
	25.00	1-18	673.29
250.00		1-24	423.29
32.32		1-29	390.97
.80 SC		1-30	390.17

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
1	37.71	5	32.32
2	14.00		
4	250.00		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL		

BANK BALANCE SHOWN ON THIS STATEMENT $__________

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) __________

TOTAL $__________

→ SUBTRACT CHECKS OUTSTANDING __________

BALANCE __________

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

STEPS TO RECONCILING A BANK STATEMENT

A. Compare (match) check amounts -- mark off.

B. Compare (match) service charges for all marked off checks.

C. Compare (match) deposits -- mark off.

D. Checks Outstanding column:

1. list checks of fees that have not cleared the bank
2. ADD

E. Space for calculation:

1. write the ending balance shown on the Bank Statement
2. write deposits made but not shown on the Bank Statement
3. ADD.
4. copy the total amount of payments and fees still outstanding (the total from the checks outstanding column).
5. subtract.

F. Compare (match) the reconciled balance with the balance written in the Check Register.

CAROL'S CHECK REGISTER

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									164	82
4-11	321	RECORDS GALORE				.20	6	78	157	84
4-15		PAYCHECK	125	00					282	84
4-16	322	FASHION FADS				.20	34	29	248	34
4-20	323	SKI, INC.				.20	55	95	192	20
4-21	324	BARGAIN BOOKS				.20	16	49	175	51
4-27		FROM UNCLE BOB	30	00					205	51
4-28	325	FANCY FABRICS				.20	16	89	188	42
4-30	326	RADIO NORTHWEST				.20	27	45	160	77

DIVERSIFIED OCCUPATIONS II

RECONCILE CAROL'S ACCOUNT

ACCOUNT STATEMENT

ACCOUNT NUMBER	DATE OF STATEMENT
23-2345523466111	April 1 - April 30

CHECKS	DEPOSITS	DATE	BALANCE
			164.82
6.78		4-11	158.04
	125.00	4-15	283.04
34.29		4-16	284.75
16.49		4-21	232.26
16.89		4-28	215.37
27.45		4-30	187.92
1.00 SC		4-30	186.92

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
321	6.78	325	16.89
322	34.29	326	27.45
324	16.49		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL		

BANK BALANCE SHOWN ON THIS STATEMENT $ ____________

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) ____________

TOTAL $ ____________

→ SUBTRACT CHECKS OUTSTANDING ____________

BALANCE ____________

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

BEST COPY AVAILABLE

BUY NOW -- PAY LATER

I. **Auction Notes**

a. The item being auctioned is ______________________________

b. The highest bid for the item is $_________ made by _______________.
(amount) (name)

c. The highest bidder chooses to (circle one of the following):
1. pay in cash
2. pay by check
3. use credit

d. Using credit means ______________________________.

e. What would be the bidder's opportunity cost of paying in cash or by check on the spot?

f. What would be the bidder's opportunity cost of using credit?

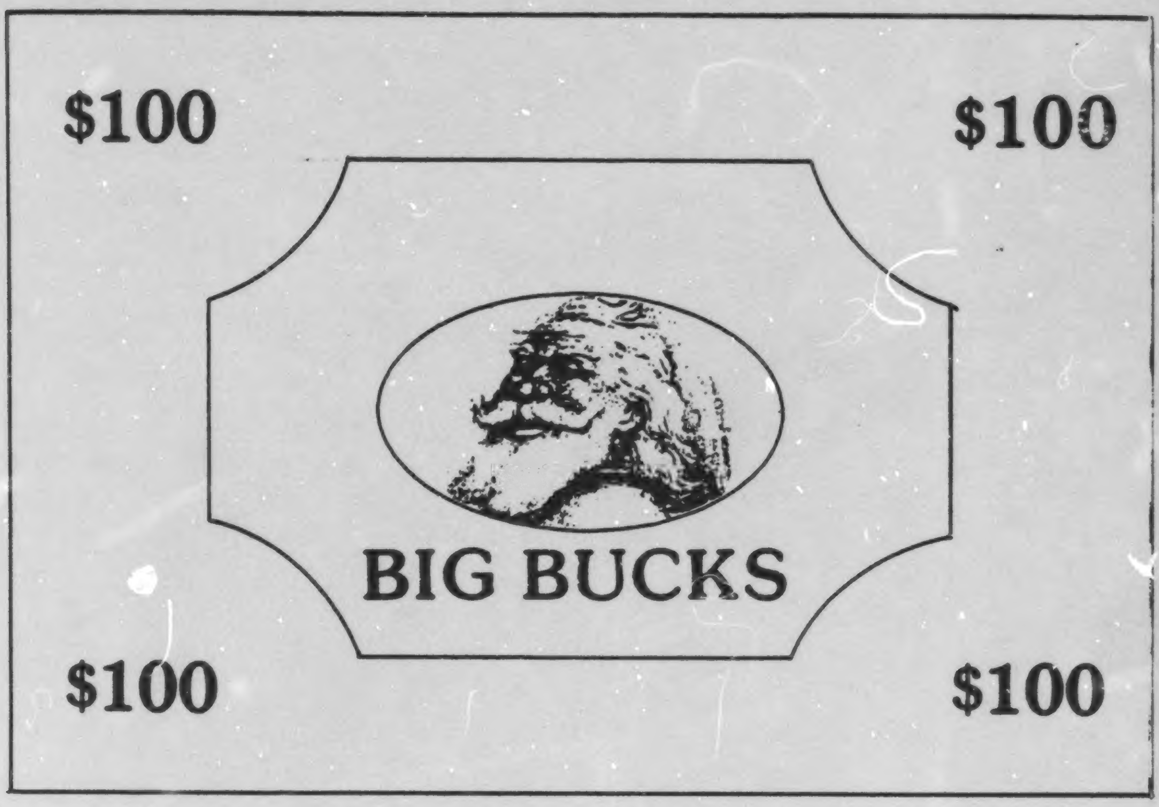
II. **"Creditwise: Opportunity Cost"**

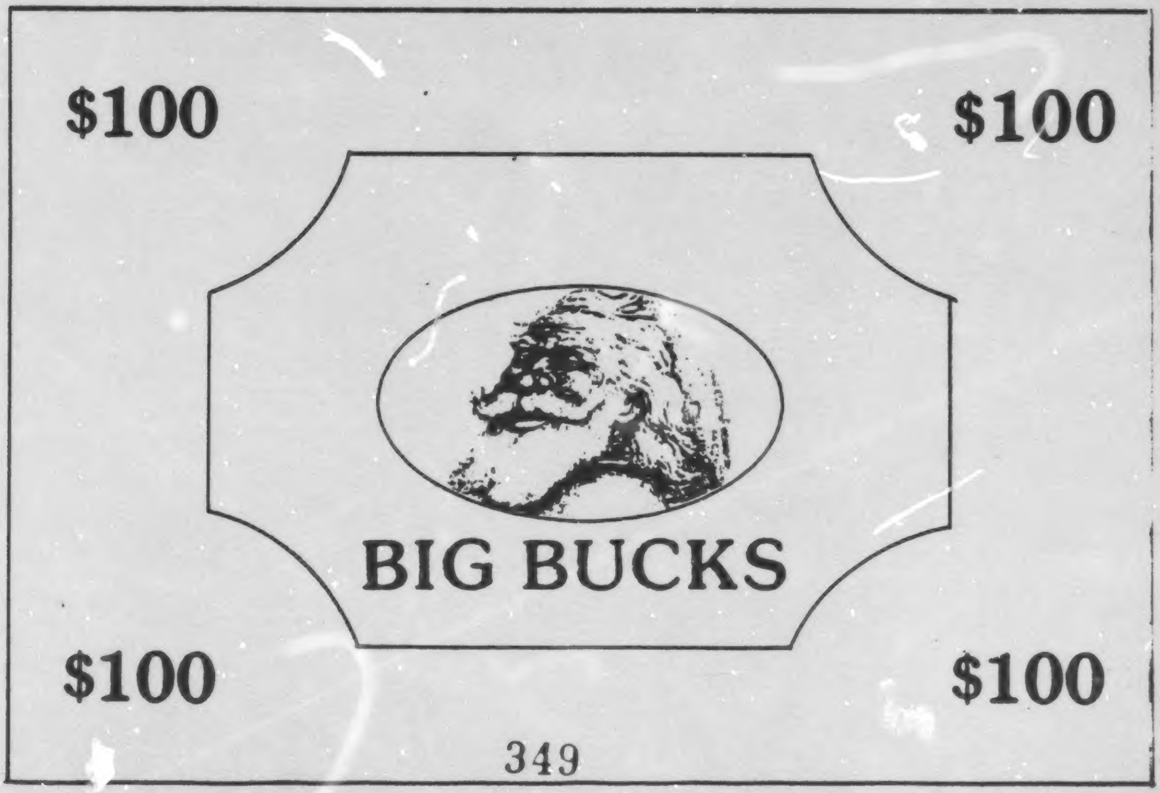
a. What is the opportunity cost of using credit to make purchases?

b. What are some advantages of using credit?

c. What are some disadvantages of using credit?

DIVERSIFIED OCCUPATIONS II


$100
$100
BIG BUCKS
$100
$100


$100
$100
BIG BUCKS
$100
$100

DIVERSIFIED OCCUPATIONS II

FUTURE EXPECTATIONS

PART I Which item will you most likely want to purchase first within the next few years?
Put a check (✓) in the box.

	Item	Price
☐	A. Home	$75,000
☐	B. College Education	$20,000
☐	C. Boat	$10,000
☐	D. Automobile	$8,000
☐	E. Motorcycle	$3,000

A. Buying a Home

a. Each monthly payment is $600

b. Payments are for 360 months.

c. The downpayment is $10,000.

d. What is the Total Dollar Cost of the home?
(a x b + c = Total Dollar Cost)

e. What is the Finance Charge for borrowing the money?
(Total Dollar Cost - Original Price = FC

B. Buying a College Education

a. Each monthly payment is $210.

b. Payments are for 120 months.

c. No downpayment is required.

d. What is the Total Dollar Cost of the college education?

e. What is the Finance Charge for borrowing the money?

C. Buying a Boat

a. Each monthly payment is $300.

b. Payments are for 36 months.

c. The downpayment is $1,000.

d. What is the Total Dollar Cost of the boat?

e. What is the Finance Charge for borrowing the money?

D. Buying an Automobile

a. Each monthly payment is $215.

b. Payments are for 48 months.

c. The downpayment is $2,500.

d. What is the Total Dollar Cost of the automobile?

e. What is the Finance Charge for borrowing the money?

E. Buying a Motorcycle

a. Each monthly payment is $98.

b. Payments are for 36 months.

c. The downpayment is $1,000.

d. What is the Total Dollar Cost of the motorcycle?

e. What is the Finance Charge for borrowing the money?

DIVERSIFIED OCCUPATIONS II

UNIT #13

TEST

READ CAREFULLY!
Do not write in this test booklet.
WRITE ALL ANSWERS ON THE ANSWER SHEET!

PART I

Which is the best definition for each of the following terms?
Match each term in Column I with the one best definition in Column II.
WRITE ALL ANSWERS ON THE ANSWER SHEET!

COLUMN I

1. consumer
2. choice
3. resource
4. scarce
5. alternatives
6. economic behavior
7. save
8. spend
9. credit
10. short term credit
11. long term credit
12. opportunity cost
13. opportunity cost of saving
14. opportunity cost of using credit
15. reconcile

COLUMN II

A. Being able to make a purchase now with-out having to pay back all of the original amount.
B. Being able to purchase an item now and pay for it sometime in the future.
C. Deciding to give up one thing for another.
D. Giving up a choice now for some money.
E. Giving up future alternatives to buy something now.
F. Giving up your next best alternative now in order to make a purchase in the future.
G. Keep.
H. Limited in Quantity.
I. Making a choice about how to use resources.
J. Possibilities.
K. Purchaser.
L. Seller.
M. Something that helps you get things that you value.
N. The ability to buy a good or service now and pay in several weeks.
O. The second most valued choice that you give up.
R. To give up a resource in exchange for a good or service.
S. To make consistent.
T. Unlimited.
U. Variety of resources.
W. When you can buy something now and pay for it over several years.

PART II

Each of the following has one best answer.
Write the letter that is the best answer on the ANSWER SHEET.

16. One disadvantage of a bank savings account is:
    - A. you earn interest on deposited money.
    - B. you must keep a minimum amount of money in the account.
    - C. you can only deposit and withdraw money during banking hours.
    - D. you are charged for withdrawing your money.

17. A consumer might not want to have a bank checking account because:
    - A. you must pay for the service of being able to earn interest.
    - B. you must pay for the service of being able to write checks.
    - C. you must pay for the service of receiving a bank statement.
    - D. you must pay for the service of depositing money resources.

18. One advantage of having a bank savings account is:
    - A. you can earn interest on your deposited money.
    - B. you can get your money at any time.
    - C. you can use withdrawal slips as receipts for payments.
    - D. you can subtract service charges.

19. Which of the following is the best reason for having a checking account?
    - A. You can make payments without being charged.
    - B. You can earn interest on payments.
    - C. You can use checks as receipts for payments.
    - D. You can write a check now and pay later.

20. When you choose between alternatives, your opportunity cost is worthwhile if:
    - A. your expectations are not met in the future.
    - B. your plans change in the future and leave you without expectations.
    - C. you don't have to pay for anything in the future.
    - D. what you thought would happen actually does happen in the future.

21. Reconciling your Bank Statement will help you do all of the following EXCEPT:
    - A. make sure the balance in your Check Register is correct.
    - B. make sure all payments are on time.
    - C. make sure the fees you subtract match the bank's Services Charges.
    - D. make sure all checks have been recorded.

22. Which of the following is not a characteristic of long term credit?
    - A. You get a loan from a bank.
    - B. You make monthly payments.
    - C. You pay back more than you borrow.
    - D. You pay back the total amount borrowed the next month.

23. Which of the following is true if you use short term credit to make a purchase?
    - A. You pay more if you don't pay back on time.
    - B. You pay less if you pay back early.
    - C. You pay the same amount no matter when you pay back.
    - D. You don't pay back until several years have passed.

24. One advantage of using credit is:

    A. you can get alot of things at one time without ever having to pay for them.
    B. you can borrow money for a long period of time without having to pay back extra.
    C. you can buy something you feel you need even though you don't have the money to pay for it now.
    D. you can end up paying a Service Charge if you don't pay back on time.

25. one disadvantage of using credit is:

    A. your future buying power is increased.
    B. your future spending power is reduced.
    C. your future purchasing power is unchanged.
    D. your future paying power is larger.

PART III

Read each of the situations in Column I.
Select the one best answer from Column II for each situation.
WRITE ALL ANSWERS ON THE ANSWER SHEET!

COLUMN I

26. Dan decided to buy a record album instead of going to the school football game on Friday. What was Dan's opportunity cost?

27. Rick really wanted to buy a new water ski, but chose to put his paycheck into his savings account so that he would be able to go backpacking this summer. What was Rick's opportunity cost?

28. Julie wanted to go skiing now while the snow was good and also go to the rock concert next month. Julie decided to use her credit card to buy herself a lift ticket for skiing now. What is Julie's opportunity cost?

29. Elaine wanted a new blouse, dress, pants and shoes. She decided that her first choice would be to get shoes, then a dress, then a blouse and last of all pants. What is Elaine's opportunity cost?

30. Joel has hopes of going to Europe this summer, however, he also wants a new bicycle and a new stereo. He decided that since he already has a radio, the new stereo is not as important as the new bicycle. However, Joel finally decided to put all of his money into his savings account in hopes of having enough money for the trip to Europe. What is Joel's opportunity Cost?

COLUMN II

A. backpacking
B. bicycle
C. blouse
D. dress
E. pants
F. plane ticket
G. record album
H. rock concert
I. school football game
J. shoes
K. skirt
L. snow skiing
M. stereo
N. trip to Europe
O. water ski

PART IV

Read each situation.
WRITE ALL ANSWERS ON THE ANSWER SHEET!

31. Linda really likes to go to the movies every weekend, but also wants to go to Los Angeles this summer so that she can tour Universal Studios.. She decided that the summer trip was her number one goal and so began to save her money for the trip instead of going to the movies. When summer came, Linda bought her plane ticket and flew to Los Angeles -- and had one of the most exciting times of her life at Universal Studios!

    a. What was Linda's opportunity cost of saving?
    b. Was it worth it?
    c. Briefly explain.

32. Tom wanted a new car, but also wanted to attend most of the pro football games in the fall. Tom took out a loan from his bank to buy the car now, knowing that he would not be able to go to as many football games in the fall.. After several months of driving the car, it began to fall apart! The fuel pump, the brakes and the radiator all needed replacing. Tom was angry that he still had to pay back his loan when the car was giving him so many problems!

    a. What was Tom's opportunity cost of using credit?
    b. Was it worth it?
    c. Briefly explain.

33. Jane really likes sports and always seems to want new equipment. She made a shopping list of the items she wants and listed the items in the following order:

    Choice #1: softball mitt
    Choice #2: sport shoes
    Choice #3: soccer ball
    Choice #4: tennis racket
    Choice #5: knee pads

    Jane only had enough money for one item, so she bought the softball mitt. The more she used the mitt, the more she liked its performance.

    a. What was Jane's opportunity cost?
    b. Was it worth it?
    c. Briefly explain.

PART V

Read each situation.
WRITE ALL ANSWERS ON THE ANSWER SHEET!

34. Sarah is getting a bank loan to buy a sports car that is priced at $15,000. She must pay back $350 each month for 48 months. Her down payment is $4,000.

    a. What is the Total Dollar Cost of the sports car?
    b. What is the Finance Charge for borrowing the money?

35. Jose is getting a bank loan to buy a sail boat priced at $13,000. He must pay back $375 each month for 36 months. His down payment is $3,000.

    a. What is the Total Dollar Cost of the sail boat?
    b. What is the Finance Charge for borrowing the money?

DIVERSIFIED OCCUPATIONS II

TEST ANSWER SHEET

PART I

______ 1. consumer
______ 2. choice
______ 3. resource
______ 4. scarce
______ 5. alternatives
______ 6. economic behavior
______ 7. save
______ 8. spend
______ 9. credit
______10. short term credit
______11. long term credit
______12. opportunity cost
______13. opportunity cost of saving
______14. opportunity cost of using credit
______15. reconcile

PART II

______16.
______17.
______18.
______19.
______20.
______21.
______22.
______23.
______24.
______25.

PART III

______26. Dan
______27. Rick
______28. Julie
______29. Elaine
______30. Joel

PART IV

31. Linda
A. ______________________________
B. Circle one: YES NO
C. Explain: ______________________
____
____

32. Tom
A. ______________________________
____
B. Circle one : YES NO
C. Explain: ______________________
____
____

33. Jane
A. ______________________________
B. Circle one: YES NO
C. Explain: ______________________
____
____

PART V

34. Sarah
A. Total Dollar Cost____________
B. Finance Charge______________

35. Jose
A. Total Dollar Cost____________
B. Finance Charge______________

DIVERSIFIED OCCUPATIONS II

TEST ANSWER SHEET

PART VI

Use your banking skills to do what is necessary in each situation that follows:

November 12
You take $50.00 out of your savings account to go shopping for new clothes.

November 19
You put the $15.00 check you earned for taking care of your neighbor's dog into your savings account.

November 30
The bank sends you a notice telling you that your savings account has earned $3.02 in interest.

Personal Savings Account Record

DATE	EXPLANATION	WITH/DRAWAL −	DEPOSIT +	INTEREST +	BALANCE 219.25

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

No. 899

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

DATE ________________ 19____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Deposit

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

Date Of Withdrawal

No. 898

Amount $

Charge My Account ______________________________ Dollars

☐ Cash
☐ Cashiers Check

Signature ______________________

HARLAND BANK
ANYWHERE, YOUR STATE 36345

⑆123456789⑆ 123 4567 890⑈

Savings Withdrawal

BEST COPY AVAILABLE

TEST ANSWER SHEET

PART VII

Use your banking skills to do what is necessary in each situation that follows:

December 5
You write a check for $29.75 to Video Games, Inc. to pay for the new electronic gams you bought. The bank charges a $0.20 (20¢) check fee.

December 10
You take the $65.00 in cash that you got from selling mistletoe and put it into your checking account.

December 17
You write a check for $54.93 to Sports Alive for the biking outfit you bought. The bank charges a $0.20 (20¢) check fee.

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									125	80

No 542

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

_______________ 19 ____ 00-000/000

Pay To The Order Of ______________________ ☐

______________________ *Dollars*

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______________ ______________

⑆123456789⑆ 123 4567 890⑈

No.-436

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

DATE ______________________ 19 ____

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE TERMS AND CONDITIONS OF THIS INSTITUTION'S COLLECTION AGREEMENT

____
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

CURRENCY		
COIN		
CHECKS		
TOTAL FROM OTHER SIDE		
TOTAL		
LESS CASH RECEIVED		
Total Deposit		

HARLAND BANK
ANYWHERE, YOUR STATE 30345

Checking Deposit

⑆123456789⑆ 123 4567 890⑈

No 543

THOMAS B. ANDERSON
2063 MT. PLEASANT RD., 851-0811
ANYWHERE, U. S. A. 12345

_______________ 19 ____ 00-000/000

Pay To The Order Of ______________________ ☐

______________________ *Dollars*

HARLAND BANK
ANYWHERE, YOUR STATE 30345

For ______________ ______________

⑆123456789⑆ 123 4567 890⑈

TEST ANSWER SHEET

PART VIII

Reconcile Brenda's Bank Statement by completing the necessary steps.

DATE	NUMBER	PAYMENT TO OR DEPOSIT REC FROM	AMOUNT OF DEPOSIT		√	FEE	AMOUNT OF PAYMENT		BALANCE	
									296	74
2/11	500	SPORTS'N'STUFF				.20	15	95	280	59
2/15	501	THE ELECTRONIC SHOP				.20	164	49	115	90
2/16		PAYCHECK	75	00					190	90
2/20	502	SHIRTS, INC.				.20	24	83	165	82
2/28	504	REAL HOT RECORDS				.20	8	99	156	63
3/1		CASH FOR DAD	30	00					186	63
3/7	505	RADIO & SOUND				.20	45	15	141	28

ACCOUNT STATEMENT

ACCOUNT NUMBER
TE 45451234567890

DATE OF STATEMENT
Feb. 1 - Feb. 28

CHECKS	DEPOSITS	DATE	BALANCE
		2-1	296.74
15.95		2-11	280.79
164.49		2-15	116.30
	75.00	2-16	191.30
24.88		2-20	166.42
8.99		2-28	157.43
.80		2-28	156.63

SC—Service Charge

● CHECKS RETURNED WITH STATEMENT

#	$	#	$
500	15.95	504	8.99
501	164.49		
502	24.88		

ACCOUNT RECONCILEMENT

CHECKS OUTSTANDING - NOT CHARGED TO ACCOUNT

NO.	$	
TOTAL		

BANK BALANCE SHOWN ON THIS STATEMENT $__________

ADD + DEPOSITS NOT SHOWN ON THIS STATEMENT (IF ANY) __________

TOTAL $__________

→ SUBTRACT CHECKS OUTSTANDING __________

BALANCE __________

Balance should agree with your checkbook balance after deducting service charge (if any) shown on this statement.

DIVERSIFIED OCCUPATIONS II

UNIT 19

Family Financial Management - A

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Family Financial Management-A
2. LESSON NAME Single Adult Living
3. LESSON TIME 7 days
4. TEACHER SET-UP Copies: Unit packet, checkbook
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

A) TSWBAT prepare a statement of Net Worth for a single person.

TSWBAT verify the amount of take-home pay for a single person.

B) TSWBAT identify, for budget purposes, 4 types of expenses:

(a)regular fixed expenses, (b)day-to-day exp., (c)personal exp, (d)set-asides

C) TSWBAT prepare a workable budget for a single person.

TSWBAT classify expenses for record-keeping purposes.

7. EVALUATION
8. SPECIAL NOTES **This unit was taken from "Family Financial Management" by John C. Roman and Robert E. Finch

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Explaination	1) This unit is the first of a four part learning activity about family financial management. The checkbook at the end of this unit will be used in the following three units. We will go over this together to familiarize you with the procedures. Once you get started, you may be able to do this unit and the next three on a self-pace method. Be sure to read everything carefully!!

DIVERSIFIED OCCUPATIONS II

PHASE I SINGLE ADULT LIVING

Photo courtesy of IBM Corporation

J. W. DIAZ

J. W. is:

- Single and twenty-four years old.
- A graduate of the Enterprise, Ohio, Community College two-year Computer Science Program.
- Employed as a computer operator by E. A. Mark, Inc., and earns $12,500 a year.
- Planning to enroll in evening college accounting classes at Enterprise Community College in September.
- Renting a small, unfurnished efficiency apartment for $205 a month. Heat and water are included. The apartment is within walking distance of a shopping center.
- Riding the bus to and from work to save gasoline and parking fees.

PERFORMANCE OBJECTIVES

In this section you will keep the financial records of a single person, J. W. Diaz. You will learn how to:

1. Prepare a Statement of Net Worth for a single person.
2. Verify the amount of take-home pay for a single person.
3. Identify, for budget purposes, four types of expenses: (a) regular fixed expenses, (b) day-to-day expenses, (c) personal expenses, and (d) set-asides for savings.
4. Prepare a workable budget for a single person.
5. Classify expenses for record-keeping purposes.

6. Keep daily records of receipts and payments in a record book.
7. Endorse checks for each deposit.
8. Complete deposit tickets for checks.
9. Complete deposit envelopes for use with an automated teller machine.
10. Prove cash.
11. Withdraw cash using an automated teller machine.
12. Pay bills by check.
13. Pay bills by automated teller machine.
14. Keep a check register in balance with a record book of transactions.
15. Write receipts for cash received.
16. Recognize transactions which are tax deductible.
17. Recognize the value of verifying bills before making payment.
18. Properly file bills, receipts, and other important papers.
19. Recognize the value of comparative shopping.
20. Properly use store coupons for groceries and household items.
21. Reconcile a monthly bank statement and properly record the interest earned.
22. Make budget decisions based upon an accurate record of receipts and payments.

J. W.'S NET WORTH

Knowing how much you own (assets) and how much you owe (liabilities) is one of the keys to good financial management. J. W. makes a list of assets and liabilities. J.W. is then able to prepare a Statement of Net Worth.

Assets

As of May 1, J. W. owned the following assets:

- $1,143.60 in a NOW account (combined checking and savings account). J. W. earns interest each month on the average monthly balance of the account. J. W. must keep an average monthly balance of $800 in the account. Otherwise, there is a bank service charge of $4. (NOW stands for Negotiable Order of Withdrawal.)
- $850.25 in a credit union share account (savings account).
- $650.00 cash value of a life insurance policy.
- Depreciated value of a small car, $1,800.00.
- Depreciated value of a stereo system and other furniture in the apartment, $1,500.00.
- Personal items, $950.00 (clothing, jewelry, books, etc.).

Liabilities

As of May 1, J. W. owed the following:

- A balance of $1,150.00 on a car loan.
- May apartment rent, $205.00.
- Earl J. Martin, M. D., $15.00.
- K & L Department Stores, $15.80.
- Tri-State Electric Company, $35.80.
- Suburban Telephone Company, $10.81.
- Kenova Oil company, $58.20.
- May church pledge, $20.00.

Preparing J. W.'s Statement of Net Worth

First, remove Form 1 from page 13 of this simulation. (Remove only one form at a time as needed.) Complete the form using the amounts already given.

1. Write your name on the blank line in the upper right-hand corner.
2. Write *J. W. Diaz* on the center blank line at the top.
3. Complete the assets section.
    a. List the amount of each asset in the proper space on the left-hand side of the form.
    b. Add the column and write the total amount on the line marked "Total assets."
4. Complete the liabilities section.
    a. List the amount of each liability on the right-hand side of the form.
    b. Add the column and write the total amount on the line marked "Total liabilities."
5. Complete the Statement of Net Worth as follows:
    a. To determine the net worth, subtract the total liabilities from the total assets. The amount that remains is called **net worth**. This is the difference between what is owned and what is owed. Write this amount on the line marked "Net worth."

b. Add the total liabilities and net worth. Write this amount on the line marked "Total liabilities and net worth."
c. Compare the total assets with the total liabilities and net worth. The two totals should be the same. (If the final totals are not the same, the error or errors must be found and corrected at this time.)

6. File Form 1 in the Receipts and Other Papers file.

BUDGET PREPARATION

Written budgets are important to good financial management. J. W. has formed the habit of preparing a budget each month. J. W. thinks about income and expenses when preparing a budget. Take-home pay is J. W.'s income. Expenses include regular fixed expenses, day-to-day expenses, and personal expenses. J. W. also includes an amount for savings in the budget.

J.W.'s Take-Home Pay

E. A. Mark, Inc., deducts taxes and medical insurance from J. W.'s semimonthly paycheck. J. W. must use the net amount of the paycheck (take-home pay) when preparing a budget.

The stub of J. W.'s paycheck shows the information at the right.

Add all deductions to find Total deductions. Subtract Total deductions from Gross pay to check the Net pay. This should be done to make certain the amount of take-home pay is correct.

Gross pay		$520.83
Deductions:		
FICA (Social Security Tax)	$34.90	
Federal Withholding Tax	70.50	
State Withholding Tax	6.52	
City Income Tax	13.12	
Medical Insurance	10.10	
Total deductions		135.14
Net pay (take-home pay)		$385.69

The Value of a Budget

A budget is a spending and saving plan which will help you to live within your income. A budget requires careful planning of expenses and savings. It enables you to:

- Spend your money for the things you need and really want the most.
- Avoid overlapping or pyramiding of credit. (Example: Buying a new car on credit while still paying for the old car.)
- Guard the financial health of the family unit.

Accurate Records of Receipts and Payments

Accurate daily records of receipts and payments are necessary for preparing a sound budget. These daily records and papers also provide the facts needed for federal, state, and local income tax reports.

J. W.'s Budget

You are now to prepare a monthly budget for J. W. Diaz. Remove Form 2 from page 13. Write your name in the upper right-hand corner.

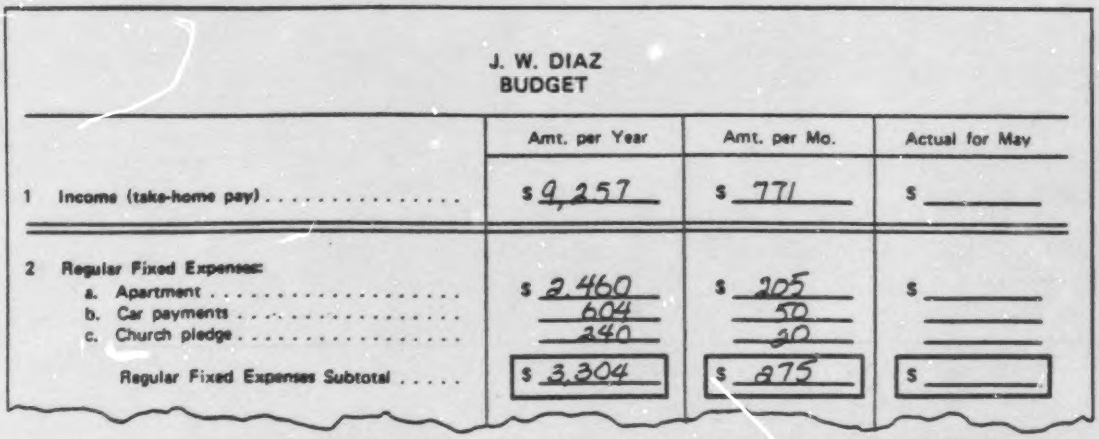
Section 1 Income (Take-Home Pay). J. W. is paid semimonthly, or two times per month.

Complete Section 1 of the budget as follows:

a. Enter J. W.'s annual take-home pay in the first column, "Amt. Per Year." J. W.'s yearly take-home pay is $385.69 × 24 pay periods. Round all figures for this budget to the nearest dollar. This is often done in tax reports and budgets. For example, $9,256.56 would be rounded to $9,257, but $9,256.33 would be rounded to $9,256.
b. To determine the amount per month, divide the amount of income per year by 12 (months). Your result should be $771 (rounded).
c. Write the monthly take-home pay, $771, in the column marked "Amt. per Mo."

Section 2. Regular Fixed Expenses. The annual figures for J. W.'s regular fixed expenses are listed in Section 2.

a. Divide each annual figure by 12. Round the figures to the nearest dollar.
b. Enter the amount per month for each item in the proper blank in the second column.
c. Total the monthly figures for regular fixed expenses. Write the total in the box in the second column. Compare your work with the partial budget in Illustration 1 on page 4.



J. W. DIAZ
BUDGET

	Amt. per Year	Amt. per Mo.	Actual for May
1 Income (take-home pay)	$ 9,257	$ 771	$
2 Regular Fixed Expenses:			
a. Apartment	$ 2,460	$ 205	$
b. Car payments	604	50	
c. Church pledge	240	20	
Regular Fixed Expenses Subtotal	$ 3,304	$ 275	$

Illustration 1: J. W.'s Partial Budget

Section 3 **Day-to-Day Expenses.** Day-to-day expenses are listed in Section 3. Divide each yearly figure by 12. Round to the nearest dollar as you did in Sections 1 and 2. Total the day-to-day, amount per month items. Enter the total amount in the correct box.

Section 4 **Personal Expenses.** Personal expenses are listed in Section 4. Personal allowances include cash for:

- Bus fare to and from work.
- Low cost lunches in the company cafeteria.
- Contributions to the office social fund (this includes office gifts).
- Hair care services.
- Coin-operated laundry equipment.
- Newspapers and other small cash items.

J. W. has learned from experience the $900 a year is enough for a personal allowance. J. W. also includes $24 per year for contributions other than the church pledge and office social fund. J. W.'s records show that last year slightly over $500 was spent for recreation and advancement.

Divide each of the yearly personal expense items by 12 as you did in the other sections. Enter the total in the correct box.

Section 5 **Set-Asides for Savings.** Set-asides for savings are often called the open door to good financial management. There are two types of set-asides listed in Section 5 of the budget.

a. *Large bills*: Money should be set aside each month in a savings account to pay for large annual and semiannual bills when they come due. Payments for large bills are thereby spread throughout the year.
b. *Future goals*: Money should be set aside in a savings account each month to achieve future goals. J. W. wants ready cash for the down payment on a new car in three years. This cash and the old car trade-in will lower the cost of a new car loan.

Set asides also serve as a cash reserve in case of an emergency or an unexpected expense.

Divide each item by 12 as you did in the other sections. Enter the total in the correct box.

Section 6 **Grand Total.** Add the four box subtotals and enter the grand total in the box at the bottom of the page.

File the budget in the Receipts and Other Papers file. When filing documents, place them face up with the most recent date to the front of the file. At the close of the May transactions you will be asked to enter J. W.'s actual May income and expenses.

PLAN FOR RECORDING RECEIPTS AND PAYMENTS

J. W. records all receipts and payments in a book called a record of receipts and payments. Part of a page of this record book is shown in Illustration 2. When entering transactions in the record book, always write the date in the Date column. Write the month when the month changes or a new page is started. Otherwise, write the day of the month only. Always write an explanation for the receipt or payment in the Explanation column.

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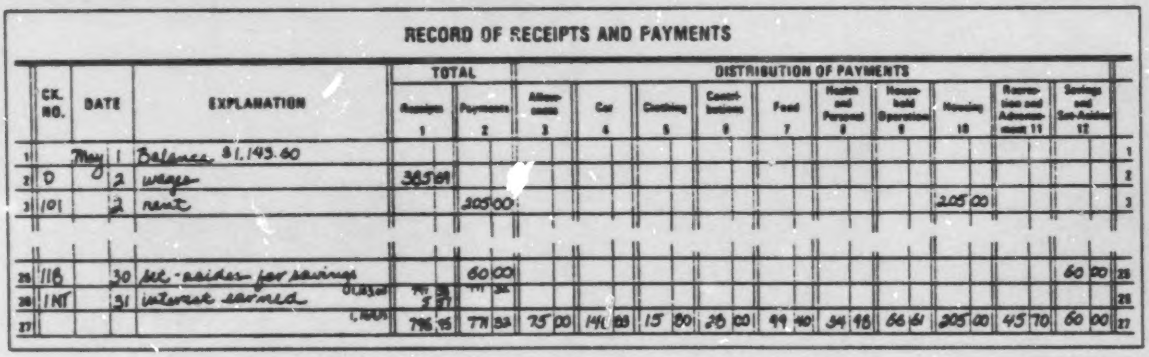
DIVERSIFIED OCCUPATIONS II



RECORD OF RECEIPTS AND PAYMENTS

	CK. NO.	DATE		EXPLANATION	TOTAL: Receipts 1	TOTAL: Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operations 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1		May	1	Balance $1,143.60													1
2	D		2	wages	385.69												2
3	101		2	rent		205.00								205.00			3
25	118		30	set-asides for savings		60.00										60.00	25
26	INT		31	interest earned [illegible]	791.38 5.37	771.32											26
27				[illegible]	796.75	771.32	75.00	141.03	15.80	25.00	49.40	34.48	66.61	205.00	45.70	60.00	27

Illustration 2: Record of Receipts and Payments

All receipts of cash are recorded in the Receipts column (column 1). All payments are recorded in the Payments column (column 2). Each payment is also entered in one of the columns under the heading called "Distribution of Payments." The purpose of this distribution is to allow the comparison of different groups of payments from month to month. A chart of these classifications is on page 6 and also on the back of the Statement of Net Worth, Form 1. This is for your reference. Remove Form 1 from your Receipts and Other Papers file. Keep the chart in view as you record the transactions. At the end of each work session, file Form 1 immediately behind the Receipts and Other Papers divider. Filing the form in the same place each day will make it easier to retrieve.

Proceed with your work unless otherwise instructed by your teacher.

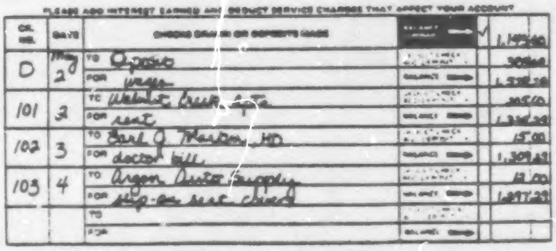
MAY TRANSACTIONS

May 1

1. Record the balance of the checking account, $1,143.60, on the first line of page 1 of the record of receipts and payments. Enter the date. Enter *Balance, $1,143.60* in the Explanation column. The amount is not entered in the Receipts column because it is not an amount received in May. Your entry should look like the entry on line 1 of Illustration 2 above.

Record the balance of the checking account in the check register located in the front of the checkbook. The balance is entered in the space to the right of "Balance Forward" shown by the arrow. Your entry should look like the first entry in Illustration 3.

Place a check mark at the left of the transaction number in the instruction book. The check mark indicates that this transaction has been recorded.



CK. NO.	DATE	CHECKS DRAWN OR DEPOSITS MADE		✓	
			BALANCE FORWARD →	✓	1,143.60
D	May 2	TO Deposit			385.69
		FOR wages	BALANCE →		1,529.29
101	2	TO Walnut Creek Apts			205.00
		FOR rent	BALANCE →		1,324.29
102	3	TO Earl J. Marston, MD			15.00
		FOR doctor bill	BALANCE →		1,309.29
103	4	TO Argon Auto Supply			12.00
		FOR slip-on seat cover	BALANCE →		1,297.29
		TO			
		FOR	BALANCE →		

Illustration 3: Check Register

May 2

2. Deposit the semimonthly paycheck for J. W. Diaz, Form 3. Detach the form from page 15.

Recording Deposits

Make a deposit entry in the check register as follows:

a. Write *D* (for deposit) in the Ck. No. column in the check register to indicate that the entry is a deposit.
b. Write the date in the Date column. Write the month at the top of the column as shown in Illustration 2. Hereafter, you will need to write the day of the month only.
c. On the TO line write *Deposit*. On the FOR line write *wages*.
d. Enter the deposit, 385.69, in the right-hand column.
e. Add the amount of the deposit to the balance on the line above. Enter the new balance on the next line. Compare your work with the first entry in Illustration 3.

Enter the deposit in the record of receipts and payments as follows:

a. Write *D* in the Ck. No. column.
b. Write the date in the Date column. Write the day of the month only. The name of the month is not repeated unless the month changes or a new page is begun.

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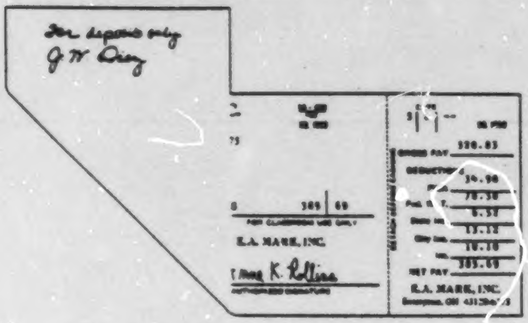
c. Write *wages* in the Explanation column.

d. Enter the amount of net pay in the Receipts column. Compare your entry with the entry on line 2 of Illustration 2. Note that the amount of receipts is written in only one column.

Deposit the check as follows:

a. Endorse the check, Form 3, as shown in Illustration 4. In this part of the simulation assume that you are J. W. Diaz. Write J. W.'s signature when it is required.



For deposit only
J W Diaz

E.A. MARK, INC.

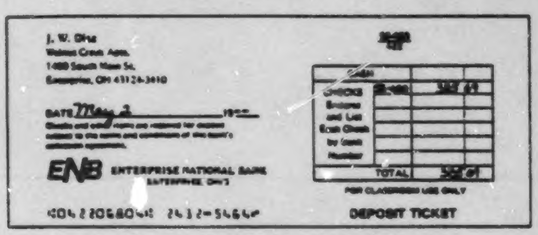
K. Rollins

Illustration 4: Endorsement of a Check for Deposit

b. Prepare a deposit ticket, Form 4 in the back of the checkbook, to deposit the check in the Enterprise National Bank. The deposit ticket should appear as shown in Illustration 5.

(1) Enter the date.

(2) List the bank number, *56-680* (from the upper right-hand corner of the paycheck), the amount, and the total deposit in the proper spaces.



J. W. Diaz

DATE May 3

ENB ENTERPRISE NATIONAL BANK

TOTAL

DEPOSIT TICKET

Illustration 5: Deposit Ticket

File the documents as follows:

a. Detach the stub of the paycheck and file in the Receipts and Other Papers file.

Classification of Payments—Single Living

Column

3 *Allowances*
- Individual

4 *Car*
- Accessories
- Car payments
- Gasoline and oil
- Insurance
- Licenses (driver's and inspection)
- Parking fees
- Service and repair

5 *Clothing*
- Dry cleaning
- New clothing
- Yard goods

6 *Contributions*
- Cancer, Heart, and other associations
- Charities
- Church

7 *Food*
- Groceries and beverages

8 *Health and Personal*
- Dentist, doctor, and hospital
- Gifts
- Hair styling and personal grooming
- Pharmacy supplies—health and personal care
- Prescription medicine

Column

9 *Household Operation*
- Additions, replacement, and repairs to furniture and equipment
- Cleaning supplies
- Electricity and telephone
- Household supplies
- Renters insurance

10 *Housing*
- Apartment rent

11 *Recreation and Advancement*
- Books, evening college tuition
- Camera supplies and equipment
- Hobbies
- Newspapers and magazines
- Plays, musical events
- Records and tapes
- Restaurant expenses
- Sporting events
- Sporting goods

12 *Savings and Set-Asides*
- Certificates of deposit
- Future goals and emergencies
- Large bills
- Safe-deposit box rental
- Savings accounts
- Stocks and bonds

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b. Detach the deposit ticket from the checkbook. File the deposit ticket and the paycheck in the Outgoing Papers file.

Place a check mark at the left of the transaction number in the instruction book to indicate that this transaction has been recorded.

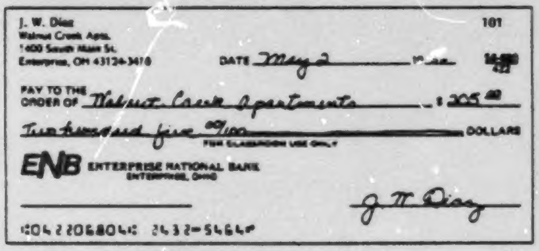
3. Issue Check No. 101 to Walnut Creek Apartments for $205.00. For the distribution of all payments, refer to the Classification of Payments on page 6. It is also on the back of the Statement of Net Worth.

Recording Checks in the Check Register

Record the data in the check register in this order:

a. Enter the check number in the Ck. No. column as shown in Illustration 3.
b. Write the date of the transaction in the Date column.
c. On the TO line, write *Walnut Creek Apts.* Since space is limited, you may use abbreviations.
d. Write *rent* on the FOR line. An explanation or reason for the payment is always entered on the FOR line.
e. Enter the amount of the check in the right-hand column.
f. Deduct the amount of the check from the balance. Enter the new balance.

Write Check No. 101 as shown in Illustration 6. Sign the check *J. W. Diaz.*



J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3418

101

DATE May 2 19__

PAY TO THE ORDER OF Walnut Creek Apartments $ 205 00

Two hundred five 00/100 DOLLARS

FOR CLASSROOM USE ONLY

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

J. W. Diaz

:0422068044: 2432-5464

Illustration 6: Completed Check

Follow the procedure for issuing all checks without further directions. **Remember:** Always fill out the check register before writing a check.

Recording Payments in the Record of Receipts and Payments

Make the entry in the record of receipts and payments using the information provided in the check register.

a. Enter *101* in the Ck No. column.
b. Write the date in the Date column.
c. Write *rent* in the Explanation column. The explanation is the same as that on the FOR line of the check register. Explanations are kept as short as possible.
d. Enter the amount, *205.00*, in the Payments column.
e. Refer to the Classification of Payments chart. Decide upon the proper classification for this payment. Select the appropriate column in the Distribution of Payments section of the record book. Enter the amount, *205.00*, in the Housing column.
f. Detach the check and file in the Outgoing Papers file.

Remember to place a check mark at the left of the transaction number in the instruction book.

Follow these procedures for future payments without further directions: (a) complete the check register, (b) write the check, (c) complete the entry in the record book, and (d) file the necessary papers in the correct file.

May 3

4. Issue Check No. 102 to Earl J. Martin, M.D., for $15.00.* Write *doctor bill* as the explanation. No source document is supplied unless a form number is given in a transaction. Space does not permit forms for all transactions.

May 4

5. Issue Check No. 103 to Argon Auto Supply for new slip-on front seat covers for the car, $12.00. Write *slip-on seat covers* as the explanation.

May 5

6. Issue Check No. 104 to the K & L Department Stores. This check is for payment of an April purchase of slacks which were on sale, $15.80. Use Form 5, the K & L statement.

J. W. checked the April sales receipt. The amount of the May K & L statement is correct. There is no finance charge because the entire amount is being paid within 30 days.

Write the amount of the enclosed check, *15.80*, in the box at the top of the K & L statement. On the lower half of the statement write *Paid, May 5, Check No. 104.* Circle the amount. File the lower half of the statement in the Receipts and Other Papers file. File the upper half of the statement and the check in the Outgoing Papers file.

You should have reached the end of the first page of the check register. You must carry the balance forward onto the next page in the check register.

May 6

7. Issue Check No. 105 to the Freeway Food Markets for groceries, $32.81.

Notice that store discount coupons are deducted on the cash register receipt as shown on Form 6. Form 6 will be filed in the Receipts and Other Papers file. Discount coupons on groceries and other items are one form of saving for the consumer. However, discount coupons should be used only for things you need and really want.

Freeway Food Markets require that all checks be approved for payment. An electronic check approval machine is located in the store. A central computer contains information supplied by J. W. so that checks can be approved for shopping convenience.

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* A complete record of medical payments is required for deductions on federal income tax reports.

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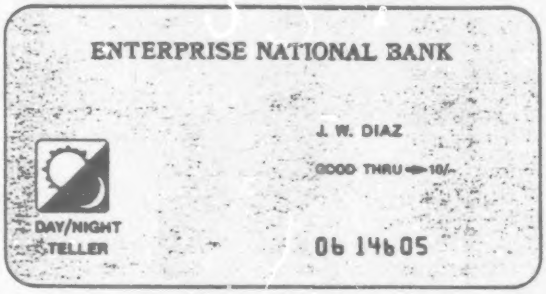
DIVERSIFIED OCCUPATIONS II

Electronic Fund Transfers Systems (EFTS)

An automated teller machine (computer terminal) is located outside the Enterprise National Bank building. Another is located in a nearby shopping center. J. W. can use these machines at any time, day or night, to electronically transfer funds. Cash can be withdrawn from the machine. Deposits can be made. Some bills can be paid at the machine. Funds can also be transferred between the checking and savings accounts.

To operate the automated teller machine (ATM), J. W. has (1) a plastic card with an assigned bank number in raised numerals, and (2) a personal identification number (a "secret" code number to be used in all electronic funds transactions). J. W. has memorized this personal identification number (PIN) and guards it carefully. The PIN is usually four digits.



Plastic ATM Card

Automated teller machines differ. However, the principle is the same. This is a sample transaction in withdrawing cash. J. W. inserts the small plastic card into the ATM card slot. The card must be correctly inserted into the automated teller machine. A lighted screen above the ATM keyboard gives the following instructions:

a. PLEASE KEY IN YOUR PERSONAL IDENTIFICATION NUMBER. J. W. pushes the keys of the assigned secret code.
b. CHOOSE A "TRANSACTION"—USE BLUE KEYS. J. W. keys in (presses) the Withdrawal Cash key.
c. CHOOSE A "FROM ACCOUNT"—USE GREEN KEYS. J. W. keys in the From Checking Account key.
d. KEY IN DOLLARS AND CENTS—USE DECIMAL. J. W. keys in 50.00 (no dollar sign is used).
e. $50.00 KEYED IN—IF CORRECT, PRESS "OK" KEY. J. W. presses the OK key.
f. 2—$20.00's AND 1—$10.00. PRESS "OK" OR "CHANGE" KEY. J. W. presses the OK key.
g. YOUR REQUEST IS BEING PROCESSED—WAIT.
h. PLEASE REMOVE YOUR CARD. J. W. removes card.
i. REMOVE CASH AND RECEIPT. J. W. removes cash and ATM receipt.

Additional EFTS information and transactions are included throughout this simulation.

8. Withdraw $50.00 in cash for allowance from an automated teller machine. Your receipt is Form 7. No check is written for the $50.00.

Follow the procedure below for recording the withdrawal of cash by ATM.

a. In the check register write *AW* (automated withdrawal) in the Ck. No. column. Enter the date, TO *Cash withdrawn*, FOR *allowance*.
b. Also enter *AW* in the Ck. No. column of the record book. Enter the date. Write *allowance* in the Explanation column of the record book. Write the amount in the correct columns.
c. File the automated teller receipt in the Receipts and Other Papers file.

May 7

9. Issue Check No. 106 to Tri-State Electric in full payment for April electric services for the apartment, $35.80. Your bill from Tri-State Electric is Form 8. On the lower half of the bill write *Paid, May 7, Check No. 106*. Circle the net amount. File the upper and lower parts of the bill as you did in Transaction No. 6.

May 8

10. Issue Check No. 107 to the Kenova Oil Company for gasoline and oil purchased in March and April, $55.20. The credit card statement is Form 9. Follow the instructions on the Kenova Oil statement. File the portion that states "Please return this portion with Payment Due" in the Outgoing Papers file. File the portion that states "Keep this portion for your records" in the Receipts and Other Papers file.

May 9

11. Issue Check No. 108 to the American Cancer Society, $8.00.*

May 10

12. Issue Check No. 109 to the State Driver's License Bureau, $6.50.

May 11

13. Issue Check No. 110 to the Freeway Food Markets for $24.50. The cash register receipt is Form 10. (Groceries, $18.10, cleaning supplies, $6.40.) Enter the amount for groceries in the Food column of the record book. Enter the amount for cleaning supplies in the Household Operation column of the record book. File the cash register receipt in the Receipts and Other Papers file.

May 12

14. Issue Check No. 111 for $10.00 to the High Point Thrift Shop for two kitchen chairs.

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* Contributions to nonprofit educational, charitable and religious organizations are a deductible expense for personal federal income tax purposes. These amounts are recorded in column 2 (Payments) and column 6 (Contributions) of the record book.

Proving Cash

Records should be checked to see that the record book figures and the check register balance agree. To prove cash, proceed as follows:

a. In the record book, add the amounts in the Receipts column. Write the total in small figures immediately below the line of the last entry. Do the same for the amounts in the Payments column.

The figures are placed close to the preceding line. Then they will not interfere with regular size figures on the next line. Total only the first two columns of the record book.

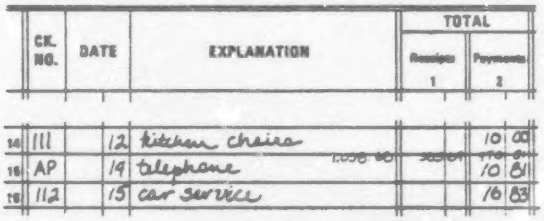
b. Find the cash balance on a separate sheet of paper. Add the May 1 balance and the total of the Receipts column. (The May 1 balance is shown on the first line of the record book in the Explanation column.) Subtract the total of the Payments column. Your calculations should be as follows:

Balance, May 1	$1,143.60
Plus total receipts	+ 385.69
	$1,529.29
Less total payments	− 470.61
Balance, May 12	$1,058.68

c. Compare the balance obtained from the record book with the balance in the check register. If the amounts are equal, cash has been proved. The records are assumed to be correct. If the amounts are not the same, the error(s) must be found at this time.

d. Enter the cash balance, *1,058.68*, in small figures in the upper right-hand corner of the next blank line of the Explanation column of the record book. See Illustration 7.

RECORD OF RECEIPTS AND PAYMENTS



	CK. NO.	DATE	EXPLANATION	TOTAL Receipts 1	TOTAL Payments 2
14	111	12	kitchen chairs		10 00
			1,058 68	385 69	470 61
15	AP	14	telephone		10 81
16	112	15	car service		16 83

Illustration 7: Proving Cash

May 14

15. Pay the Suburban Telephone Company bill, Form 11, for regular monthly service, $10.81, by automated teller machine (ATM). The ATM receipt is Form 12. J. W. made an application with the bank to pay the telephone bill by ATM. The lighted screen above the ATM keyboard gives J. W. instructions. No check is written.

Enter *AP* (automated payment) in the check register and record book Ck. No. columns. Complete the check register and the record book as you would for a payment by check. Write *Paid by ATM, May 14* on the Suburban Telephone Company bill. Attach the ATM receipt and file in the Receipts and Other Papers file. (Payment by ATM eliminates the need to return the card marked "Please Return This Card With Your Payment." This saves postage.)

May 15

16. Issue Check No. 112 to the Three Corners Auto Service for car service, $16.83.

May 16

17. Deposit semimonthly paycheck for $385.69, Form 13.

a. Prepare a deposit ticket, Form 14, in the back of the checkbook. List the bank number of the check, 56-680, on the deposit ticket.

b. Endorse the check *For deposit only* with your full name, *J. W. Diaz*.

c. Enter the amount of the deposit in the check register and record book.

d. Detach the stub of the paycheck and file it in the Receipts and Other Papers file. File the check and deposit ticket in the Outgoing Papers file.

Carry the balance forward onto the next page of the check register.

May 17

18. Issue Check No. 113 to the Tri-State Auto Finance Company for monthly car payment, $50.30. Write the loan account number, #3275, on the line in the lower left corner of the check.

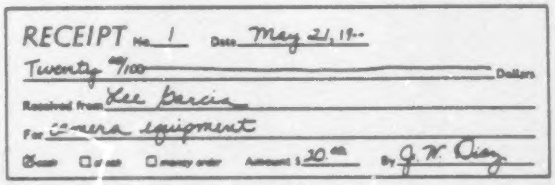
May 18

19. Issue Check No. 114 to the Arrowhead Supermarket for $52.09 ($48.49 for groceries, $3.60 for light bulbs).

May 21

20. Sold some extra camera equipment to a friend, Lee Garcia, for $20.00 cash. Remove Forms 15, 16, and 17 from the instruction book.

Issue a receipt, Form 15, to Lee Garcia for the $20.00 cash received. Use Illustration 8 as an example.



RECEIPT No. 1 Date May 21, 19--

Twenty 00/100 Dollars

Received from Lee Garcia

For camera equipment

☑ cash ☐ check ☐ money order Amount $20.00 By J. W. Diaz

Illustration 8: Receipt Form

J. W. deposits the $20.00 in the automated teller machine.

a. Prepare an automated teller deposit envelope, Form 16. Use Illustration 9 as an example. The deposit envelope is dropped into the deposit slot of the ATM, and a receipt is received.

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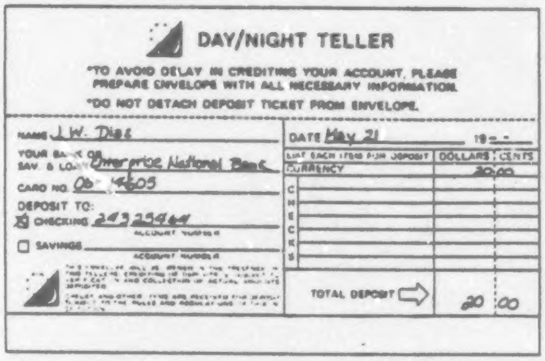
b. Enter *AD* (automated deposit) in the Ck. No. column of the check register. Enter the date. Enter TO *Deposit*, FOR *cash*. Add the $20.00 to the check register balance.

c. Enter *AD* in the Ck. No. column of the record book. Enter the date. Enter *sale–camera equipment* in the Explanation column. Enter the $20.00 in the Receipts column of the record book.



DAY/NIGHT TELLER

*TO AVOID DELAY IN CREDITING YOUR ACCOUNT, PLEASE PREPARE ENVELOPE WITH ALL NECESSARY INFORMATION.

*DO NOT DETACH DEPOSIT TICKET FROM ENVELOPE.

NAME J.W. Diaz

YOUR BANK OR SAV. & LOAN Enterprise National Bank

CARD NO. 06 45605

DEPOSIT TO:

☒ CHECKING 24325464

ACCOUNT NUMBER

☐ SAVINGS

ACCOUNT NUMBER

DATE May 21 19-

LIST EACH ITEM FOR DEPOSIT	DOLLARS	CENTS
CURRENCY	20	00
CHECKS		
TOTAL DEPOSIT ⇨	20	00

Illustration 9: Automated Teller Deposit Envelope

File the cash receipt to Lee Garcia, Form 15, and the automated teller deposit envelope, Form 16, in the Outgoing Papers file. File the ATM receipt, Form 17, in the Receipts and Other Papers file.

May 25

21. Withdraw $25.00 in cash for allowance by automated teller. The ATM receipt is Form 18. No check is written. Follow the same procedure as you did in Transaction 8, May 6.

May 26

22. Issue Check No. 115 to Enterprise Church for $20.00 for monthly pledge.

May 28

23. Received monthly statement from National Credit Card Company for $45.68. A comparison was made between the customer sales receipts on file and the individual purchases listed on the statement. The breakdown of the $45.68 is:

Health and personal: Village Pharmacy ..		$19.98
Recreation:		
Daron's Restaurant	$18.20	
Community Ticket Office (baseball game)	7.50	
		25.70
Total		$45.68

Issue Check No. 116 to National Credit Card Company for $45.68. In the check register enter FOR *credit card payment*. Enter the following in the record book distribution columns: health and personal, $19.98; recreation and advancement, $25.70 (the total of the two charges for recreation).

May 29

24. J. W. compared prices of a new camera at a camera shop, a department store, and a discount store. By shopping and comparing prices, J. W. was able to save $21.00. The camera was the same make and model that J. W. wanted.

Issue Check No. 117 to the Western Camera Shop for a $20.00 down payment. Enter the $20.00 in the Recreation and Advancement column. The balance due on the camera will be paid in monthly installments.

May 30

25. There were no unforeseen expenses in May. Therefore, J. W. can follow the May budget. Set-asides for savings were listed as $60.00 in the budget, Form 2. J. W. keeps the set-asides in a separate savings account with the E. A. Mark Credit Union.

Issue Check No. 118 for $60.00 to the E. A. Mark Credit Union for set-asides for savings. Write J. W.'s credit union account number, *#2055*, on the line in the lower left corner of the check.

Prove Cash for May

Prove cash from May 1 through May 30. Follow the same procedure as you did on May 12. Refer to Illustration 7, page 9.

Your results should be:

Balance, May 1	$1,143.60
Plus receipts, May 1-30	+ 791.38
	$1,934.98
Less total payments, May 1-30	− 771.32
Balance, May 30	$1,163.66

This May 30 balance must agree with the balance in the check register.

Reconciling the Bank or Savings and Loan Statement

On May 31, J. W. receives a regular monthly statement from the Enterprise National Bank, Form 19. The box at the top of the statement shows the following:

a. J. W.'s bank account number.
b. The beginning and ending date of the statement.
c. The amount of J. W.'s beginning (May 1) bank balance.
d. The number and total amount of deposits for the month.
e. The number and total amount of withdrawals for the month.
f. Any service charge which the bank has made.
g. Any interest earned on the NOW account.
h. The new (May 31) balance of the account.

The bank statement shows the bank's record of the account. However, the bank balance at the end of the month usually differs from J. W.'s check register bal-

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ance. The procedure for bringing the two balances into agreement is known as **reconciling**. The reconciliation form, Form 20, is on the back of the monthly statement.

All automated teller transactions are immediately added to or subtracted from J.W.'s bank account. Therefore, there is no time lag with ATM transactions. However, some of the checks J.W. has written have not yet been presented to the bank for payment. These checks are called **outstanding checks**. Checks that have been paid by the bank are called **cancelled checks**.

Mailing and handling costs of returning cancelled checks are growing. Therefore, some banks, savings and loans, and credit unions do not return cancelled checks to the customer. Instead, they put all cancelled checks on microfilm. On request, a copy of any original check will be sent to the customer. However, there may be a charge for this service.

To reconcile J.W.'s bank statement use Form 20.

a. Remove the automated teller receipts from the file. You should have one ATM deposit receipt (Form 17), one ATM payment receipt (Form 12) and two ATM cash withdrawal receipts (Forms 7 and 18). Compare the dates and amounts shown on these receipts with the dates and amounts shown in the check register. Place a check mark in the "√" column of the check register if the amounts are the same. Place a check mark after the amount shown on the statement. Do this for ATM deposits, payments, and withdrawals. It will aid you in the reconciliation process.

b. Compare the check number and the amount of each payment in the check register with the check number and amount shown on the bank statement. Place a check mark in the "√" column of the check register if the same check number and amount appear on the bank statement. Also place a check mark beside the check number and the amount on the statement. If the check number and the amount do not appear on the statement, consider it an outstanding check. No check mark should be made in the check register unless the same check number and amount appear on the statement.

c. Compare the two regular bank deposits, May 2 and May 16, with the bank statement. If they are the same, place a check mark in the "√" column of the check register. Also place a check mark beside the amounts on the bank statement. In case of any error, the bank should be notified immediately. (The Federal Electronic Fund Transfer Act requires that customers be informed as to where to call or write in case of error. This is given at the top of the bank reconciliation, Form 20.)

d. Complete the bank reconciliation, Form 20, on the reverse side of Form 19.

    (1) Write the balance shown on the bank statement on the top left-hand side of the form.

    (2) List the number and the amount of each outstanding check. Write the total amount in the space provided.

    (3) Subtract the total amount of oustanding checks from the bank balance shown on the statement. Write the new balance on the bottom left-hand side of the form. This balance should be $1,169.23.

    (4) Write the balance shown in your check register on the top right-hand side of the form.

    (5) Add the interest earned on the NOW account.

    (6) Write the balance on the bottom right-hand side of the form. This balance should be $1,169.23. If the two balances are the same, the bank statement has been reconciled. If the two balances are not the same, the error(s) must be found and corrected. Hereafter, you will be expected to reconcile bank and savings and loan statements without instructions and answers.

e. Enter *INT* in the Ck. No. column of the check register. Write TO *Deposit*, FOR *interest earned* in the check register. Add the amount of interest earned, 5.57, in the check register.

f. Enter *INT* in the Ck. No. column of the record book. Write *interest earned* in the Explanation column. Record the interest earned in the Receipts column.

g. Place the bank statement, the reconciliation form, and the ATM receipts in the Receipts and Other Papers file.

Ruling the Record of Receipts and Payments

The record of receipts and payments is now ready for you to rule.

a. Draw a single line across all amount columns. This line indicates addition.

b. Total each of the columns in regular size figures.

c. On a separate sheet of paper, total the Distribution of Payments columns. The total of the Distribution columns must equal the total of the Payments column. If it does not, (1) recheck your addition, and (2) make certain that you have carried the correct amount for each payment to the proper Distribution column.

d. Subtract the Payments column total from the Receipts column total to determine the record book balance. Enter the $1,169.23 balance in the Explanation column as shown on line 27, Illustration 2.

e. Rule double lines across all amount columns under the totals to indicate the completion of the record.

f. Compare your work with the illustration of the record of receipts and payments, page 5.

Place Form 1 at the back of the Receipts and Other Papers file. A new classification of accounts will be used in Unit II.

Budget Decision Making

Remove J. W.'s budget, Form 2, from the file. In the third column, enter the actual May expenses. Use the totals of the Distribution columns. Subtract the $50.30 car payment from the total of the Car column, $140.83. Do this to find the amount for Section 3c of the budget (Car maintenance and operation). Subtract $20 from the total of the Contributions column, $28. This $20 is recorded on the budget in Section 1c (Church pledge). The remaining $8 is recorded in Section 4b (Contributions). The total set-asides for savings is $60. The amounts entered in the Actual for May column are the same as the amounts budgeted in the Amt. per Mo. column.

On a half sheet of paper, write an answer to the following questions. In your opinion, which budget items should remain the same for the month of June? Which budget items should be increased or decreased? The total amount of the budget must remain the same. Assume that J. W.'s June income will be the same. Give your decisions and the budget to your teacher. Remove the forms for Phase I from the General File envelope and place them in the Completed Work envelope.

Begin work on Phase II, page 25, unless instructed otherwise by your teacher.

DIVERSIFIED OCCUPATIONS II

Form 1

STATEMENT OF NET WORTH

Assets		Liabilities and Net Worth	
Cash in NOW account		Car loan	
Cash in share account		Current bills:	
Cash value of life insurance		Apartment rent	
Car (depreciated value)		Earl J. Martin, M. D.	
Stereo system and furniture (depreciated value)		K & L Department Stores	
Personal items		Tri-State Electric Co.	
Total assets		Suburban Telephone Co.	
		Kenova Oil Co.	
		Church pledge	
		Total liabilities	
		Net worth	
		Total liabilities and net worth	

Form 2

Name ____________

J. W. DIAZ BUDGET

	Amt. per Year	Amt. per Mo.	Actual for May
1 Income (take-home pay)	$	$	$
2 Regular Fixed Expenses:			
a. Apartment	$ 2,460	$	$
b. Car payments	604		
c. Church pledge	240		
Regular Fixed Expenses Subtotal	$ 3,304	$	$
3 Day-to-Day Expenses:			
a. Food and beverage	$ 1,200	$	$
b. Clothing	240		
c. Car maintenance and operation (no car payments)	1,092		
d. Health and personal care	420		
e. Household operation	804		
Day to Day Expenses Subtotal	$ 3,756	$	$
4 Personal Expenses:			
a. Personal allowances and small cash payments	$ 900	$	$
b. Contributions (not including church pledge)	24		
c. Recreation and advancement	553		
Personal Expenses Subtotal	$ 1,477	$	$
5 Set-Asides for Savings — Probable Cost / Month Desired			
a. Large bills:			
Car insurance $ 150 Jan/June	$ 300	$	$
Tuition $ 60 Sept.	60		
b. Future goals:			
New car down payment $ 1,080 3 yrs.	360		
Set Asides Subtotal	$ 720	$	$
6 Grand Total, Sections 2, 3, 4, and 5	$ 9,257	$	$

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Classification of Payments—Single Living

Column

3 *Allowances*
- Individual

4 *Car*
- Accessories
- Car payments
- Gasoline and oil
- Insurance
- Licenses (driver's and inspection)
- Parking fees
- Service and repair

5 *Clothing*
- Dry cleaning
- New clothing
- Yard goods

6 *Contributions*
- Cancer, Heart, and other associations
- Charities
- Church

7 *Food*
- Groceries and beverages

8 *Health and Personal*
- Dentist, doctor, and hospital
- Gifts
- Hair styling and personal grooming
- Pharmacy supplies—health and personal care
- Prescription medicine

Column

9 *Household Operation*
- Additions, replacement, and repairs to furniture and equipment
- Cleaning supplies
- Electricity and telephone
- Household supplies
- Renters insurance

10 *Housing*
- Apartment rent

11 *Recreation and Advancement*
- Books, evening college tuition
- Camera supplies and equipment
- Hobbies
- Newspapers and magazines
- Plays, musical events
- Records and tapes
- Restaurant expenses
- Sporting events
- Sporting goods

12 *Savings and Set-Asides*
- Certificates of deposit
- Future goals and emergencies
- Large bills
- Safe-deposit box rental
- Savings accounts
- Stocks and bonds

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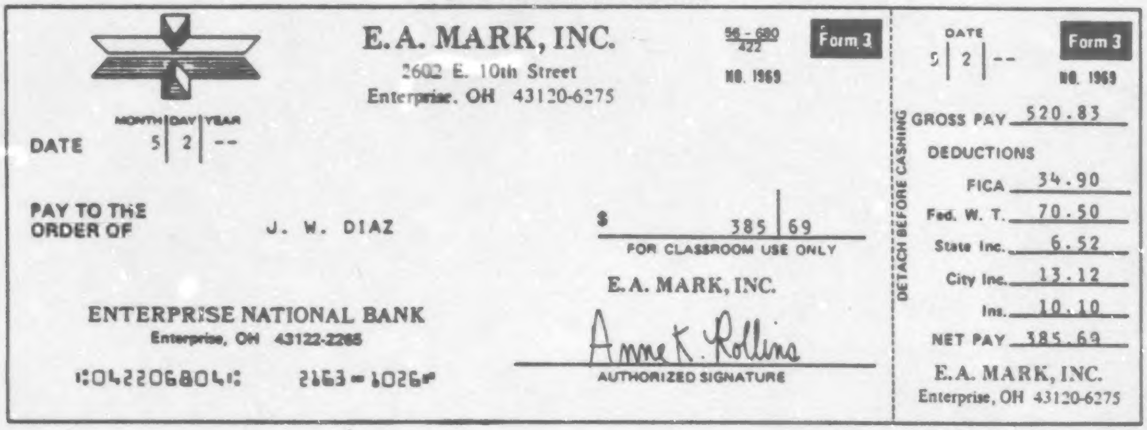
DIVERSIFIED OCCUPATIONS II

(Form 4 is found in the checkbook.)



Form 3

E. A. MARK, INC.
2602 E. 10th Street
Enterprise, OH 43120-6275

56 - 680 / 422

NO. 1969

DATE MONTH 5 | DAY 2 | YEAR --

PAY TO THE ORDER OF J. W. DIAZ

$ 385 | 69

FOR CLASSROOM USE ONLY

E. A. MARK, INC.

Anne K. Rollins

AUTHORIZED SIGNATURE

ENTERPRISE NATIONAL BANK
Enterprise, OH 43122-2285

⑆042206804⑆ 2163 ⑈ 1026⑈

DETACH BEFORE CASHING

Form 3

DATE 5 | 2 | --

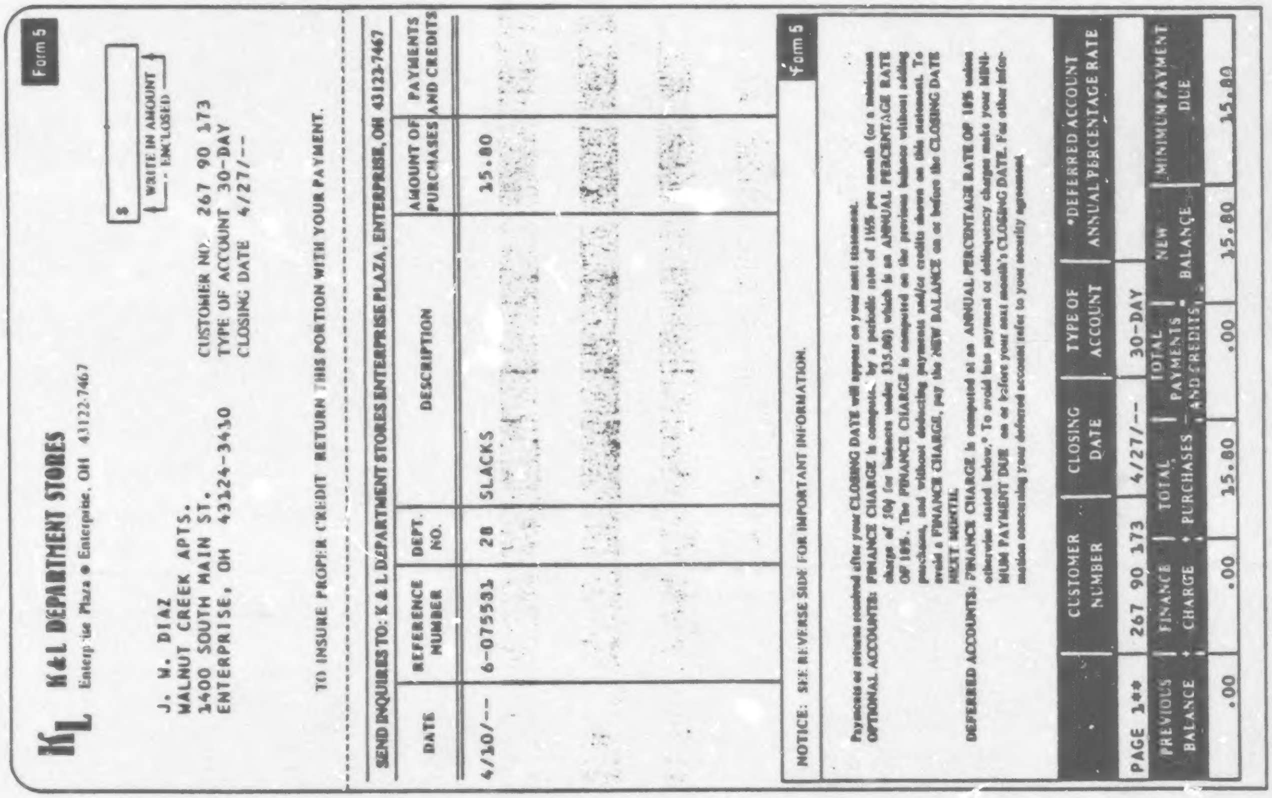
NO. 1969

GROSS PAY 520.83

DEDUCTIONS

FICA 34.90
Fed. W. T. 70.50
State Inc. 6.52
City Inc. 13.12
Ins. 10.10
NET PAY 385.69

E. A. MARK, INC.
Enterprise, OH 43120-6275



Form 5

K&L DEPARTMENT STORES
Enterprise Plaza • Enterprise, OH 43122-7467

$ ________
WRITE IN AMOUNT ENCLOSED

J. W. DIAZ
WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3430

CUSTOMER NO. 267 90 173
TYPE OF ACCOUNT 30-DAY
CLOSING DATE 4/27/--

TO INSURE PROPER CREDIT RETURN THIS PORTION WITH YOUR PAYMENT.

SEND INQUIRES TO: K & L DEPARTMENT STORES ENTERPRISE PLAZA, ENTERPRISE, OH 43122-7467

DATE	REFERENCE NUMBER	DEPT. NO.	DESCRIPTION	AMOUNT OF PURCHASES	PAYMENTS AND CREDITS
4/10/--	6-075531	28	SLACKS	15.80	

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION.

Form 5

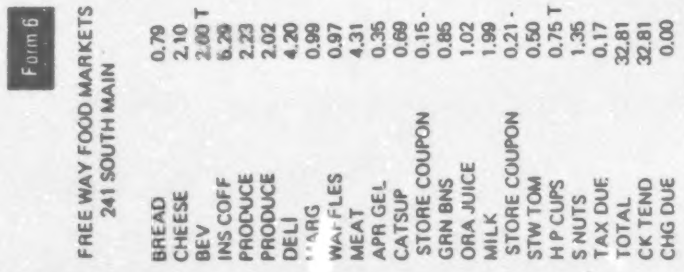
Payments or returns received after your CLOSING DATE will appear on your next statement.

OPTIONAL ACCOUNTS: FINANCE CHARGE is computed by a periodic rate of 1½% per month (or a minimum charge of 50¢ for balances under $35.00) which is an ANNUAL PERCENTAGE RATE OF 18%. The FINANCE CHARGE is computed on the previous balance without adding purchases, and without deducting payments and/or credits shown on this statement. To avoid a FINANCE CHARGE, pay the NEW BALANCE on or before the CLOSING DATE NEXT MONTH.

DEFERRED ACCOUNTS: FINANCE CHARGE is computed at an ANNUAL PERCENTAGE RATE OF 18% unless otherwise stated below.* To avoid late payment or delinquency charges make your MINIMUM PAYMENT DUE on or before your next month's CLOSING DATE. For other information concerning your deferred account refer to your security agreement.

	CUSTOMER NUMBER	CLOSING DATE	TYPE OF ACCOUNT	*DEFERRED ACCOUNT ANNUAL PERCENTAGE RATE
PAGE 1**	267 90 173	4/27/--	30-DAY	

PREVIOUS BALANCE	+ FINANCE CHARGE	+ TOTAL PURCHASES	− TOTAL PAYMENTS AND CREDITS	NEW BALANCE	MINIMUM PAYMENT DUE
.00	.00	15.80	.00	15.80	15.80



Form 6

FREE WAY FOOD MARKETS
241 SOUTH MAIN

BREAD	0.79
CHEESE	2.10
BEV	2.00 T
INS COFF	6.29
PRODUCE	2.23
PRODUCE	2.02
DELI	4.20
MARG	0.99
WAFFLES	0.97
MEAT	4.31
APR GEL	0.35
CATSUP	0.69
STORE COUPON	0.15-
GRN BNS	0.85
ORA JUICE	1.02
MILK	1.99
STORE COUPON	0.21-
STW TOM	0.50
H P CUPS	0.75 T
S NUTS	1.35
TAX DUE	0.17
TOTAL	32.81
CK TEND	32.81
CHG DUE	0.00

5/6 17:02 0388/7

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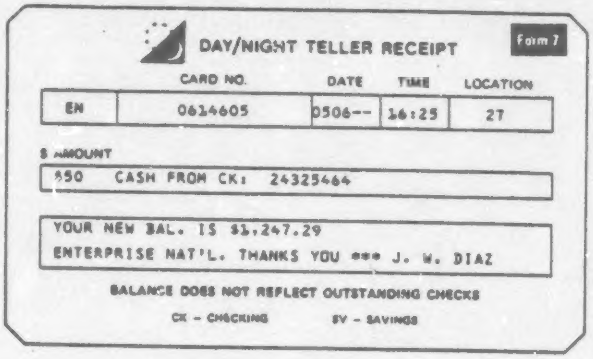
CONSUMER CREDIT PROTECTIONS

The Equal Credit Opportunity Act makes it illegal for a credit card company or retail store to deny credit on the basis of sex or marital status. The Act applies to all commercial and personal credit transactions and includes cash loans, installment sales, mortgage loans, and the opening and closing of revolving charge accounts.

The Federal Truth-in-Lending Act provides customers a valuable legal platform from which to question records prepared on a creditor's computer and protects buyers against an unfavorable credit report when discussing the dispute. The Act requires that a creditor must:

1. Acknowledge customer billing inquiries within 30 days and resolve those inquiries in no more than 90 days.
2. Not send dunning letters nor threaten customers with an adverse credit report or take other collection action until the inquiry is resolved.
3. Not report an amount a customer continues to dispute as delinquent to a credit reporting agency unless the customer is notified, and in that case must tell the credit reporting agency that the amount is in dispute.
4. Indicate on monthly bills an address for handling billing disputes and periodically remind customers of their rights.

DIVERSIFIED OCCUPATIONS II



DAY/NIGHT TELLER RECEIPT

Form 7

	CARD NO.	DATE	TIME	LOCATION
EN	0614605	0506--	16:25	27

$ AMOUNT

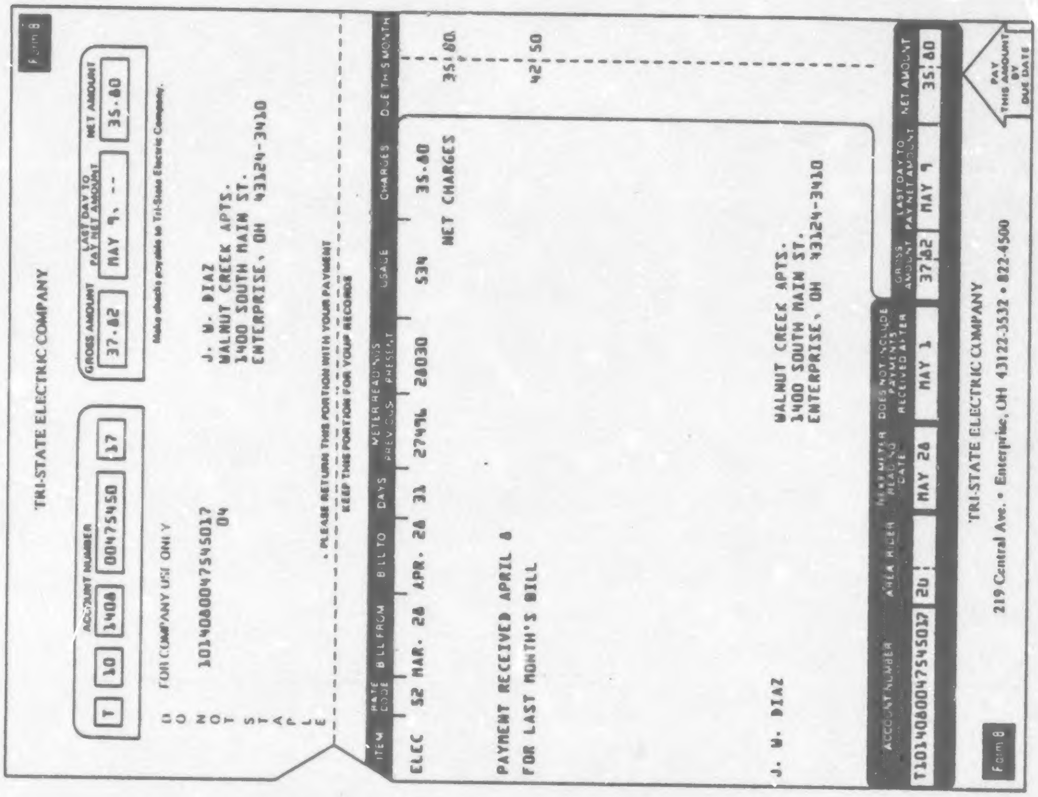
550 CASH FROM CK: 24325464

YOUR NEW BAL. IS $1,247.29

ENTERPRISE NAT'L. THANKS YOU *** J. W. DIAZ

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS



TRI-STATE ELECTRIC COMPANY

Form 8

ACCOUNT NUMBER				
T	10	1408	00475450	17

GROSS AMOUNT	LAST DAY TO PAY NET AMOUNT	NET AMOUNT
37.82	MAY 9, --	35.80

Make checks payable to Tri-State Electric Company.

DO NOT STAPLE

FOR COMPANY USE ONLY

1014080047545017
04

J. W. DIAZ
WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3410

• PLEASE RETURN THIS PORTION WITH YOUR PAYMENT

KEEP THIS PORTION FOR YOUR RECORDS

ITEM	RATE CODE	BILL FROM	BILL TO	DAYS	METER READINGS PREVIOUS	METER READINGS PRESENT	USAGE	CHARGES	DUE THIS MONTH
ELEC	52	MAR. 28	APR. 28	31	27496	28030	534	35.80	
								NET CHARGES	35.80
PAYMENT RECEIVED APRIL 8 FOR LAST MONTH'S BILL									42.50

J. W. DIAZ

WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3410

ACCOUNT NUMBER	AREA RIDER		NEXT METER READING DATE	DOES NOT INCLUDE PAYMENTS RECEIVED AFTER	GROSS AMOUNT	LAST DAY TO PAY NET AMOUNT	NET AMOUNT
T1014080047545017	20		MAY 28	MAY 1	37.82	MAY 9	35.80

TRI-STATE ELECTRIC COMPANY
219 Central Ave. • Enterprise, OH 43122-3532 • 822-4500

PAY THIS AMOUNT BY DUE DATE

Form 8

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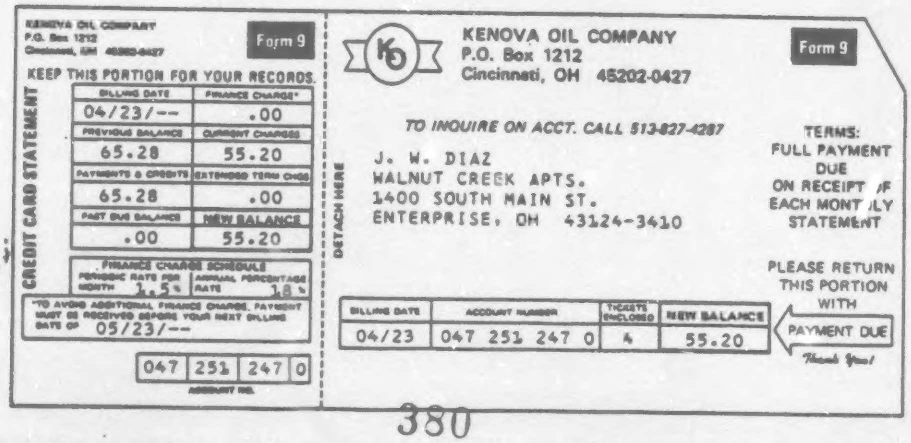

CREDIT CARD STATEMENT

KENOVA OIL COMPANY
P.O. Box 1212
Cincinnati, OH 45202-0427

Form 9

KEEP THIS PORTION FOR YOUR RECORDS.

BILLING DATE	FINANCE CHARGE*
04/23/--	.00
PREVIOUS BALANCE	CURRENT CHARGES
65.28	55.20
PAYMENTS & CREDITS	EXTENDED TERM CHGS
65.28	.00
PAST DUE BALANCE	NEW BALANCE
.00	55.20

FINANCE CHARGE SCHEDULE

PERIODIC RATE PER MONTH 1.5%
ANNUAL PERCENTAGE RATE 18%

*TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT MUST BE RECEIVED BEFORE YOUR NEXT BILLING DATE OF 05/23/--

047 251 247 0
ACCOUNT NO.

DETACH HERE

KENOVA OIL COMPANY
P.O. Box 1212
Cincinnati, OH 45202-0427

Form 9

TO INQUIRE ON ACCT. CALL 513-827-4287

J. W. DIAZ
WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3410

TERMS:
FULL PAYMENT DUE ON RECEIPT OF EACH MONTHLY STATEMENT

BILLING DATE	ACCOUNT NUMBER	TICKETS ENCLOSED	NEW BALANCE
04/23	047 251 247 0	4	55.20

PLEASE RETURN THIS PORTION WITH PAYMENT DUE

Thank You!

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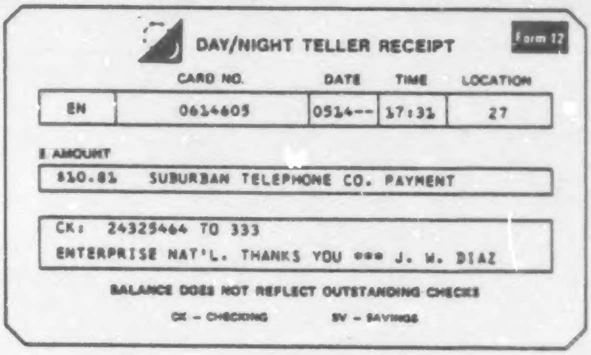
DIVERSIFIED OCCUPATIONS II



Form 12

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
EN	0614605	0514--	17:31	27

$ AMOUNT

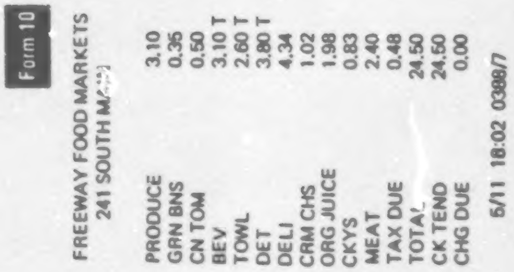
$10.81 SUBURBAN TELEPHONE CO. PAYMENT

CK: 24325464 TO 333

ENTERPRISE NAT'L. THANKS YOU *** J. W. DIAZ

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS

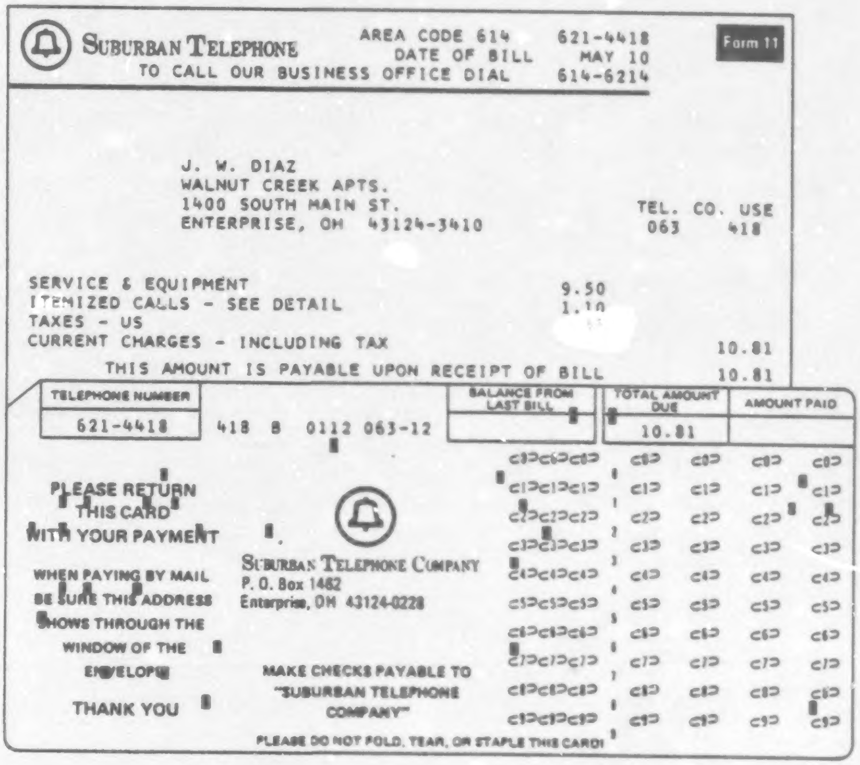


Form 10

FREEWAY FOOD MARKETS
241 SOUTH MA[illegible]

PRODUCE	3.10
GRN BNS	0.35
CN TOM	0.50
BEV	3.10 T
TOWL	2.60 T
DET	3.80 T
DELI	4.34
CRM CHS	1.02
ORG JUICE	1.98
CKYS	0.83
MEAT	2.40
TAX DUE	0.48
TOTAL	24.50
CK TEND	24.50
CHG DUE	0.00

5/11 18:02 0388/7



Form 11

SUBURBAN TELEPHONE

AREA CODE 614 621-4418
DATE OF BILL MAY 10
TO CALL OUR BUSINESS OFFICE DIAL 614-6214

J. W. DIAZ
WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3410

TEL. CO. USE
063 418

SERVICE & EQUIPMENT	9.50	
ITEMIZED CALLS – SEE DETAIL	1.10	
TAXES – US	[illegible]	
CURRENT CHARGES – INCLUDING TAX		10.81
THIS AMOUNT IS PAYABLE UPON RECEIPT OF BILL		10.81

TELEPHONE NUMBER		BALANCE FROM LAST BILL	TOTAL AMOUNT DUE	AMOUNT PAID
621-4418	418 8 0112 063-12		10.81	

PLEASE RETURN
THIS CARD
WITH YOUR PAYMENT

WHEN PAYING BY MAIL
BE SURE THIS ADDRESS
SHOWS THROUGH THE
WINDOW OF THE
ENVELOPE

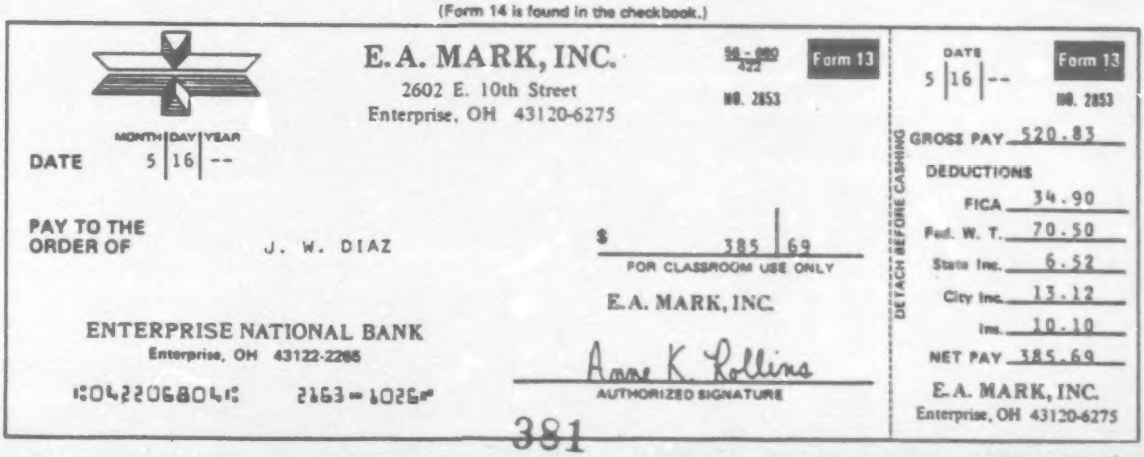
THANK YOU

SUBURBAN TELEPHONE COMPANY
P. O. Box 1482
Enterprise, OH 43124-0228

MAKE CHECKS PAYABLE TO
"SUBURBAN TELEPHONE
COMPANY"

PLEASE DO NOT FOLD, TEAR, OR STAPLE THIS CARD!

(Form 14 is found in the checkbook.)



Form 13

E. A. MARK, INC.
2602 E. 10th Street
Enterprise, OH 43120-6275

56-080
422

NO. 2853

DATE MONTH 5 | DAY 16 | YEAR --

PAY TO THE ORDER OF J. W. DIAZ

$ 385 | 69

FOR CLASSROOM USE ONLY

E. A. MARK, INC.

Anne K. Rollins

AUTHORIZED SIGNATURE

ENTERPRISE NATIONAL BANK
Enterprise, OH 43122-2285

⑆0422068041⑆ 2163 ⑈ 1026⑈

DETACH BEFORE CASHING

Form 13

DATE 5 | 16 | --

NO. 2853

GROSS PAY 520.83

DEDUCTIONS

FICA	34.90
Fed. W. T.	70.50
State Inc.	6.52
City Inc.	13.12
Ins.	10.10
NET PAY	385.69

E. A. MARK, INC.
Enterprise, OH 43120-6275

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DIVERSIFIED OCCUPATIONS II

Form 15

RECEIPT No._____ Date____________________

____ Dollars

Received from____

For____

☐ *cash* ☐ *check* ☐ *money order* Amount $________ By____________________

Form 16

DAY/NIGHT TELLER

*TO AVOID DELAY IN CREDITING YOUR ACCOUNT, PLEASE PREPARE ENVELOPE WITH ALL NECESSARY INFORMATION.

*DO NOT DETACH DEPOSIT TICKET FROM ENVELOPE.

NAME ________________________________

YOUR BANK OR SAV. & LOAN ________________________________

CARD NO. ________________________________

DEPOSIT TO:

☐ CHECKING ________________________________
ACCOUNT NUMBER

☐ SAVINGS ________________________________
ACCOUNT NUMBER

THIS ENVELOPE WILL BE OPENED IN THE PRESENCE OF TWO TELLERS. CREDITING OF DEPOSITS IS SUBJECT TO VERIFICATION AND COLLECTION OF ACTUAL AMOUNTS DEPOSITED.

CHECKS AND OTHER ITEMS ARE RECEIVED FOR DEPOSIT SUBJECT TO THE RULES AND REGULATIONS OF THIS INSTITUTION.

DATE ____________________ 19_____

LIST EACH ITEM FOR DEPOSIT		DOLLARS	CENTS
CURRENCY			
CHECKS			
TOTAL DEPOSIT ⇨			

Form 18

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
EN	0614605	0525--	18:43	27

$ AMOUNT

$25 CASH FROM CK: 24325464

YOUR NEW BAL. IS $1.309.34
ENTERPRISE NAT'L. THANKS YOU *** J. W. DIAZ

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS

Form 17

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
EN	0614605	0521--	12:15	27

$ AMOUNT

$20 DEPOSIT TO CK: 24325464

YOUR NEW BAL. IS $1.334.34
ENTERPRISE NAT'L. THANKS YOU *** J. W. DIAZ

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS

Form 19

ENB ENTERPRISE NATIONAL BANK
MEMBER FDIC
P.O. BOX 478
ENTERPRISE, OH 43122-2265
614-398-4679

STATEMENT OF ACCOUNT

J. W. DIAZ
WALNUT CREEK APTS.
1400 SOUTH MAIN ST.
ENTERPRISE, OH 43124-3410

PAGE 1

ACCOUNT NUMBER 24325464
FROM MAY 1 TO MAY 31

	BEGINNING BALANCE	1,143.60
3	DEPOSITS	791.38
19	WITHDRAWALS	691.32
	SERVICE CHARGES	.00
	INTEREST EARNED	5.57
	NEW BALANCE	1,249.23

INTEREST PAID YEAR TO DATE → 30.06 BALANCE FORWARD → 1,143.60

DATE	CHECKS AND OTHER DEBITS			DEPOSITS AND OTHER CREDITS		BALANCE
	NO.	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
05/02					385.69	1,529.29
05/03	101		205.00			1,324.29
05/04	102		15.00			1,309.29
05/06	103		12.00			1,297.29
05/06		AW LOC. 27	50.00			1,247.29
05/07	104		15.80			1,231.49
05/07	105		32.81			1,198.68
05/08	106		35.80			1,162.88
05/10	107		55.20			1,107.68
05/10	108		8.00			1,099.68
05/12	109		6.50			1,093.18
05/12	110		24.50			1,068.68
05/13	111		10.00			1,058.68
05/14		AP TO 333 LOC. 27	10.81			1,047.87
05/16	112		16.83			1,031.04
05/16					385.69	1,416.73
05/19	113		50.30			1,366.43
05/20	114		52.09			1,314.34
05/21				AD LOC. 27	20.00	1,334.34
05/25		AW LOC. 27	25.00			1,309.34
05/27	115		20.00			1,289.34
05/29	116		45.68			1,243.66
05/31				INT. EARNED	5.57	1,249.23

PLEASE EXAMINE AT ONCE - IF NO ERROR IS REPORTED WITHIN 10 DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT. ANY ERROR OR EXCEPTION SHOULD BE REPORTED IMMEDIATELY.

KEY TO SYMBOLS

AD - AUTOMATED TELLER DEPOSIT
AW - AUTOMATED TELLER WITHDRAWAL
AP - AUTOMATED TELLER PAYMENT
SC - SERVICE CHARGE

Form 20

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DAY/NIGHT TELLER

ELECTRONIC TRANSFERS

Telephone us at 614-398-4679 or Write us at:
ENTERPRISE NATIONAL BANK
P.O. Box 478, Enterprise, Ohio 43122-2265

As soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement of receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this we will recredit your account for the money you think is in error. You will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us by telephone. Call during normal business hours to confirm receipt of your deposit.

INTEREST PAID

Your banking statement reports the interest paid on your account (if applicable) for the interest period covered by the statement. This figure has been reported to the Internal Revenue Service by the bank for Income Tax purposes, and should be entered on your tax return.

YOU CAN EASILY
BALANCE YOUR CHECK REGISTER
BY FOLLOWING THIS PROCEDURE

FILL IN BELOW AMOUNTS FROM YOUR CHECK REGISTER AND BANK STATEMENT

NEW BALANCE SHOWN ON BANK STATEMENT........ $ ______

ADD DEPOSITS NOT ON STATEMENT...... $ ______
______
______

SUB-TOTAL........... $ ______

SUBTRACT OUTSTANDING CHECKS

CK. NO.	
______	$ ______
______	______
______	______
______	______
______	______
______	______

TOTAL.......... $ ______

BALANCE...... *$ ______

BALANCE SHOWN IN YOUR CHECK REGISTER. $ ______

ADD ANY DEPOSITS NOT ALREADY ENTERED IN CHECK REGISTER.......... $ ______
______
______
______

SUB-TOTAL........... $ ______

ADD INTEREST EARNED... $ ______

SUBTRACT SERVICE CHARGES AND OTHER BANK CHARGES
$ ______
______
______

TOTAL........... $ ______

BALANCE....... *$ ______

*THESE TOTALS REPRESENT THE CORRECT AMOUNT OF MONEY IN THE BANK AND SHOULD AGREE. DIFFERENCES, IF ANY, SHOULD BE REPORTED IMMEDIATELY.

RECORD OF RECEIPTS AND PAYMENTS

PHASE I

	CK. NO.	DATE	EXPLANATION	TOTAL		DISTRIBUTION OF PAYMENTS										
				Receipts 1	Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operation 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1																1
2																2
3																3
4																4
5																5
6																6
7																7
8																8
9																9
10																10
11																11
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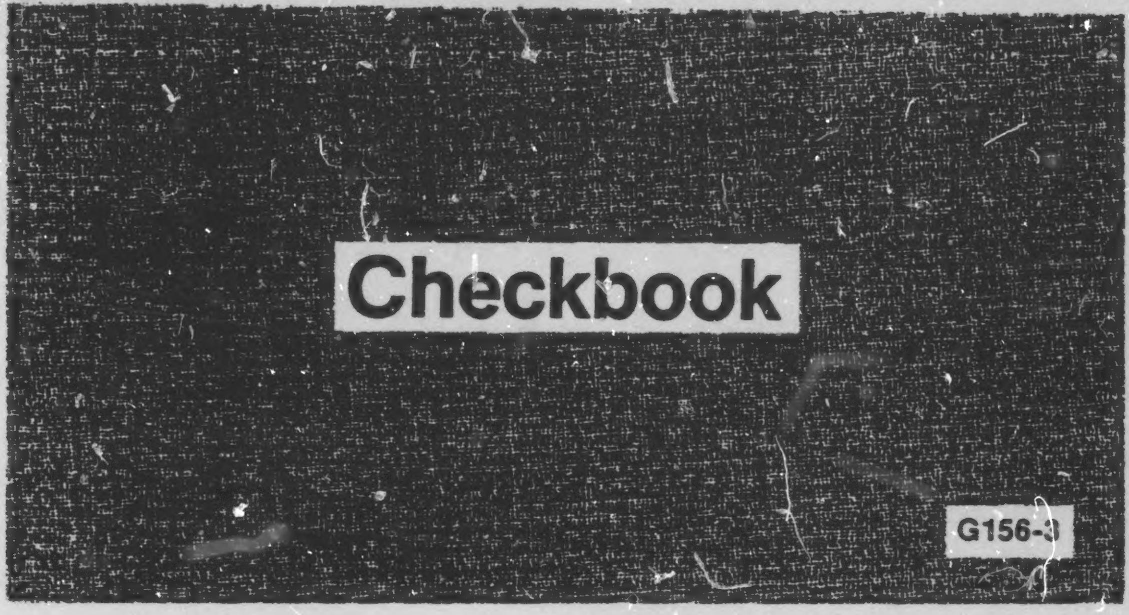
24																24
25																25
26																26
27																27

DIVERSIFIED OCCUPATIONS II



STUDENT NOTE

You are required to fill out blanks for only the first 18 checks issued. The 18 blank forms you will need are provided in this checkbook. For all the remaining payments by check, you are to assume the forms are filled out for you. However, you are to complete the check register for checks you fill out as well as each time the narrative of transactions indicates a check was issued.

PLEASE ADD INTEREST EARNED AND DEDUCT SERVICE CHARGES THAT AFFECT YOUR ACCOUNT

CK. NO.	DATE	CHECKS DRAWN OR DEPOSITS MADE	BALANCE FORWARD →	✓		
		TO	DEDUCT CHECK − ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK − ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK − ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK − ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK − ADD DEPOSIT +			
		FOR	BALANCE →			

DIVERSIFIED OCCUPATIONS II

PLEASE ADD INTEREST EARNED AND DEDUCT SERVICE CHARGES THAT AFFECT YOUR ACCOUNT

CK. NO.	DATE	CHECKS DRAWN OR DEPOSITS MADE	BALANCE FORWARD →	✓		
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			

		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			

PLEASE ADD INTEREST EARNED AND DEDUCT SERVICE CHARGES THAT AFFECT YOUR ACCOUNT

CK. NO.	DATE	CHECKS DRAWN OR DEPOSITS MADE	BALANCE FORWARD →	✓		
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			
		TO	DEDUCT CHECK – ADD DEPOSIT +			
		FOR	BALANCE →			

J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3410

101

DATE ____________________ 19____

56-880
422

PAY TO THE
ORDER OF ____________________________________ $ __________

____ DOLLARS

FOR CLASSROOM USE ONLY

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

____________________ ____________________

⑆042206804⑆ 2432⑈5464⑈

J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3410

102

DATE ____________________ 19____

56-880
422

PAY TO THE
ORDER OF ____________________________________ $ __________

____ DOLLARS

FOR CLASSROOM USE ONLY

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

____________________ ____________________

⑆042206804⑆ 2432⑈5464⑈

J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3410

103

DATE ____________________ 19____

56-880
422

PAY TO THE
ORDER OF ____________________________________ $ __________

____ DOLLARS

FOR CLASSROOM USE ONLY

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

____________________ ____________________

⑆042206804⑆ 2432⑈5464⑈

J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3410

DATE______________________________19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

⑆042206804⑆ 2432⑈5464⑈

56-680
422

CASH			
CHECKS Endorse and List Each Check by Bank Number			
	TOTAL		

FOR CLASSROOM USE ONLY

DEPOSIT TICKET

J. W. Diaz
Walnut Creek Apts.
1400 South Main St.
Enterprise, OH 43124-3410

DATE______________________________19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

ENB ENTERPRISE NATIONAL BANK
ENTERPRISE, OHIO

⑆042206804⑆ 2432⑈5464⑈

56-680
422

CASH			
CHECKS Endorse and List Each Check by Bank Number			
	TOTAL		

FOR CLASSROOM USE ONLY

DEPOSIT TICKET

DIVERSIFIED OCCUPATIONS II

UNIT 20

Family Financial Management - B

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Family Financial Management-B

2. LESSON NAME First Year of Marriage

3. LESSON TIME 5 days

4. TEACHER SET-UP Copies: unit packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

   A) TSWBAT prepare financial forms for a young married couple.

   B) TSWBAT prepare a budget for a young married couple.

   C) TSWBAT make decisions of setting up a apartment or house for a young married couple.

7. EVALUATION

8. SPECIAL NOTES **This unit was taken from "Family Fainancial Management" by John C. Roman and Robert E. Finch

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Explaination	1) This unit is the second of a four part learning activity on family financial management. This unit deals with a young couple just married. Read all directions carefully!! Use the checkbook from the last unit.

DIVERSIFIED OCCUPATIONS II

PHASE II FIRST YEAR OF MARRIAGE

ENVELOPES
WASTE

CAROL AND JOHN WILLIAMS

Carol Williams graduated from Linton Woods High School two years ago. Carol has been employed as a stenographer by the Dracket Company for two years and earns $10,036 a year. She is planning to continue an educational program in the evenings.

John Williams graduated from Linton Woods High School last year. He is now employed as a stock clerk at the Linton Woods Heating Company and earns $6,968 a year. He plans to become an accountant and is enrolled in evening classes.

Carol and John dated during high school. They were married in December. They have rented a small apartment for $260 a month. Heat and water are included.

Before they were married, both lived at home. Living expenses were small. Now, they both want to develop a plan for managing their incomes. The first step is to find out how much they own (assets) and how much they owe (liabilities).

DIVERSIFIED OCCUPATIONS II

PERFORMANCE OBJECTIVES

In this section you will keep the records for Carol and John Williams. You will learn how to:

1. Prepare a Statement of Net Worth for a young married couple.
2. Verify the amount of combined take-home pay.
3. Prepare a budget for a newly married couple.
4. Maintain a joint NOW account.
5. Maintain a joint savings account.
6. Make application to pay bills by automated teller machine.
7. Withdraw cash from an automated teller machine when more than one person is involved.
8. Recognize the value of verifying the amount of groceries purchased.
9. Recognize the value of comparing renting and buying furniture.
10. Insure furniture and personal belongings.
11. Recognize the value of taking advantage of seasonal sales.
12. Recognize the seven parts of a credit card customer receipt.
13. Read the 18 sections of a monthly credit card statement.
14. Make decisions in the use of credit cards.
15. Reconcile monthly credit card statements.
16. Classify and record credit card purchases.
17. Reconcile a monthly NOW account.
18. Make budget decisions for a young married couple based upon an accurate record of income and expenses.

CAROL AND JOHN'S NET WORTH

Carol and John make a list of their assets and liabilities. Carol and John are then able to prepare a Statement of Net Worth. This statement helps Carol and John know what they are worth financially.

Assets

As of January 1, Carol and John own the following assets:

- Carol has $580.09 in a checking account. John has $540.21 in a checking account. They plan to open a joint NOW account which pays interest.
- Carol has $620.81 in a savings account. John has $300.14 in a savings account. They also plan to open a joint savings account.
- In December, Carol and John made a $100.00 security deposit on the apartment.
- The depreciated value of their car is $2,500.00.
- The depreciated value of their combined furniture is $1,200.00.
- The combined value of their watches, jewelry, and personal items is $850.00.

Liabilities

As of January 1, Carol and John owe the following:

- Car loan, $1,720.15.
- Church pledge, $240.00.
- Current bills:
    - a. Renters insurance, $28.00. (One-third of $84.00 annual premium due.)
    - b. Gasoline and oil, $60.00.
    - c. Mary Saga, dentist, $16.00.
    - d. Credit card purchases, $75.00.

Preparing Carol and John's Statement of Net Worth

Prepare a Statement of Net Worth for Carol and John by doing the following:

1. Remove Form 21, found on page 35. Write your name in the upper right-hand corner. (Whenever a form number is given, detach the form from this booklet without further instructions. Remove only the form or forms needed for any given transaction.)
2. List the amount of the assets in the proper spaces on the form. (Combine amounts in the two checking accounts. Combine the amounts in the two savings accounts.)
3. Add the assets section and write the total on the line marked "Total assets."
4. List the amounts of the liabilities on the proper lines of Form 21.
5. Add the liabilities section and write the total on the line marked "Total liabilities."

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6. Find the difference between the total assets and the total liabilities. Write the amount on the line marked "Net worth."
7. Add the total liabilities and net worth. Write the amount on the line marked "Total liabilities and net worth."
8. Compare the total assets with the total liabilities and net worth. The totals should be the same. If they are not the same, the error(s) must be found and corrected.
9. File the Statement of Net Worth in the Receipts and Other Papers file. The chart on the back of the form will be used each time you record transactions.

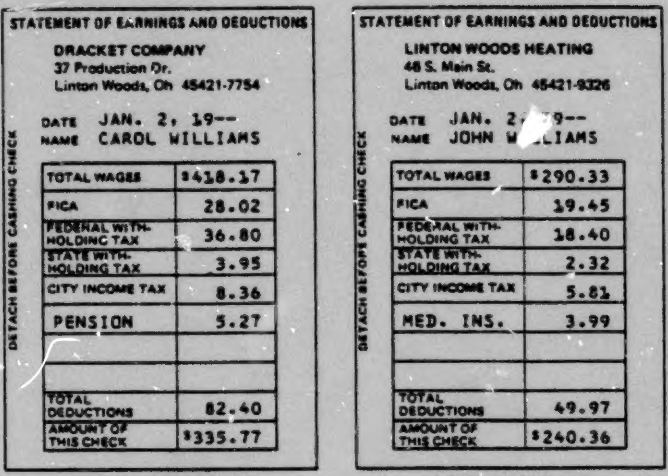
BUDGET PREPARATION

Carol and John know that preparing a budget will be helpful in managing their money. Carol and John have many things they need and want. However, they know they cannot spend more than their income. Carol and John know their income (take-home pay). They estimate their expenses. They also set a goal to save some of their income.

Carol and John's Take-Home Pay

Carol and John receive paychecks twice a month. The net amount of the paychecks is used for budget and record keeping purposes.

Their paycheck stubs, Illustration 10, show the deductions from gross pay. Both employers used the Federal Income Tax Schedule for Married Persons. The FICA (social security tax) is 6.7% of gross pay. The state and city taxes usually are also based on a percentage of the gross pay.



STATEMENT OF EARNINGS AND DEDUCTIONS

DRACKET COMPANY
37 Production Dr.
Linton Woods, Oh 45421-7754

DATE JAN. 2, 19--
NAME CAROL WILLIAMS

DETACH BEFORE CASHING CHECK

TOTAL WAGES	$418.17
FICA	28.02
FEDERAL WITHHOLDING TAX	36.80
STATE WITHHOLDING TAX	3.95
CITY INCOME TAX	8.36
PENSION	5.27
TOTAL DEDUCTIONS	82.40
AMOUNT OF THIS CHECK	$335.77

Carol's paycheck stub

STATEMENT OF EARNINGS AND DEDUCTIONS

LINTON WOODS HEATING
48 S. Main St.
Linton Woods, Oh 45421-9326

DATE JAN. 2, 19--
NAME JOHN WILLIAMS

DETACH BEFORE CASHING CHECK

TOTAL WAGES	$290.33
FICA	19.45
FEDERAL WITHHOLDING TAX	18.40
STATE WITHHOLDING TAX	2.32
CITY INCOME TAX	5.81
MED. INS.	3.99
TOTAL DEDUCTIONS	49.97
AMOUNT OF THIS CHECK	$240.36

John's paycheck stub

Illustration 10: Paycheck Stubs

W-2 Wage and Tax Statement

At the close of each year every employee receives a W-2 Wage and Tax Statement. The statement shows: (1) federal income taxes withheld, (2) FICA taxes withheld, (3) state income taxes withheld, (4) city income taxes withheld, and (5) total wages paid to the employee.

Paycheck stubs should be filed and compared with this W-2 Wage and Tax Statement.

Carol and John's January Budget

Remove Form 22 from page 35. This is Carol and John's first monthly budget. They have no past records upon which to base their January budget. Therefore, they must estimate most of their expenses. At the end of January, they will have more facts upon which to base a February budget.

DIVERSIFIED OCCUPATIONS II

Fill in the "Est. for Jan." column. Their estimates are listed below.

Section 1 Income (Combined Take-Home Pay)

Enter the amount of their combined take-home pay for January. Carol and John earn $335.77 and $240.36, or a total of $576 each pay period. Their take-home pay for the month is $576 × 2, or $1,152. (All figures for the budget are rounded to the nearest dollar.)

Section 2 Regular Fixed Expenses

Actual regular fixed expenses for January are as follows:

- Apartment rent, $260.
- Payment on car loan, $60.
- Church pledge, $20.

Section 3 Day-to-Day Expenses

Estimated day-to-day expenses are as follows:

- Food and beverage, $180.
- Clothing, $155.
- Car maintenance and operation, $75. (Car loan payment is not included.)
- Health and personal care, $50.
- Household operation, $80.

Section 4 Personal Expenses

Refer to page 4 in Phase I for the types of small cash payments included in personal allowances. An estimate of personal expenses for January is as follows:

- Combined personal allowances, $160.
- Contributions (not including church pledge), $0.
- Recreation and advancement, $50.

Section 5 Set-Asides for Savings

The budget estimate for set-asides is as follows:

- Large bills:
  a. $25 for semiannual car insurance premium due in June, probable cost, $150.
  b. $5 for tuition due in September, probable cost, $45.
- Future goals and emergencies:
  a. $10 to purchase rug for the apartment next January, probable cost, $120.
  b. $20 for July camping trip, probable cost, $120.

Section 6 Grand Total

Add the four box subtotals and enter the grand total in the box at the bottom of the page. The grand total should not be more than the amount for income.

File Carol and John's budget, Form 22, in the Receipts and Other Papers file. At the close of January transactions, you will be asked to (1) list their actual January income and expenses, and (2) prepare a February budget.

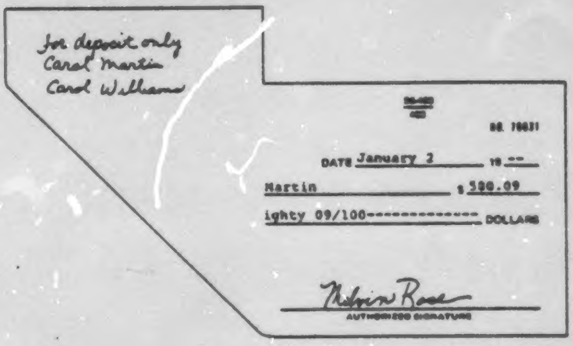
JANUARY TRANSACTIONS

Carol and John keep a record of income and expenses for the month of January. The Classification of Payments is shown on page 29. It is also printed on the back of Form 21. Have this form available until the end of your work session. At the end of each work session, file Form 21 immediately behind the Receipts and Other Papers file.

January 2

1. John and Carol opened a NOW account at the Linton Woods Federal Savings & Loan. John closed a checking account and deposited a $540.21 check in the joint account. Carol also closed a checking account and deposited a $580.09 check in the joint NOW account. Carol endorsed the check: (1) For deposit only, (2) Carol Martin (maiden name), and (3) Carol Williams (married name) as shown in Illustration 11.

Both Carol and John signed a Linton Woods Federal Savings & Loan signature card. This card permits each to write checks on their new NOW account. This account pays interest each month on the average balance. If the balance in the account is less than $500.00 there will be a $5.00 service charge. Carol and John want to keep an average daily balance of $850.00 or more in January.



for deposit only
Carol Martin
Carol Williams

DATE January 2 19 --
Martin $ 580.09
ighty 09/100-------------- DOLLARS
Melvin Rose
AUTHORIZED SIGNATURE

Illustration 11: Endorsement of a Check

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DIVERSIFIED OCCUPATIONS II

Classification of Payments — First Year of Marriage

Column

3 *Allowances*
- Carol's allowance for small cash purchases
- John's allowance for small cash purchases

4 *Car*
- Car insurance
- Car payments
- Equipment, parts, and service
- Gasoline and oil
- Licenses and fees

5 *Clothing*
- Laundry and dry cleaning
- New clothing
- Shoes

6 *Contributions*
- Charitable organizations
- Church pledge
- Civic associations

7 *Food*
- Groceries

8 *Health and Personal*
- Cosmetics
- Dentist and doctor
- Hair styling and personal grooming

Column

8 *Health and Personal (cont.)*
- Pharmacy supplies — health and personal care
- Prescription medicine

9 *Household Operation*
- Bed linen
- Cleaning
- Furniture, furnishings, and hardware
- Renters insurance
- Stationery
- Telephone
- Tool and trailer rental

10 *Housing*
- Apartment rent

11 *Recreation and Advancement*
- Books and magazines
- Restaurants
- Sporting events
- Stereo records, tapes, or cassettes

12 *Savings and Set-Asides*
- Large bills
- Future goals and emergencies

Proceed with the following activities.

a. Enter the checking account balance, $1,120.30, on the Balance Forward line of a new page in the check register.
b. Record the balance of the checking account on the first line of page 3 of the record book. Enter the date. Write *Balance, $1,120.30* in the Explanation column. Make the entry in the same manner as you made the first entry for J. W. Diaz.

Carol and John also notified all the companies with whom they do business of their change of address and marital status.

Place a check mark at the left of each transaction number in the instruction book to indicate that the item has been recorded.

2. The second paychecks for December were then deposited in the joint checking account. Carol's take-home pay was $335.77, and John's was $240.36. Assume that the checks were endorsed and the deposit slip was prepared for you. (You will not need to endorse paychecks or prepare deposit slips in this section of the simulation.)

a. Detach the deposit slip, Form 23, showing a total of $576.13.
b. Enter the amount of the deposit in the check register. Follow the procedure given in steps a. through e. of Phase I, page 5. The total deposit is $576.13.
c. In the record book, write *D* in the Ck. No. column and *wages* in the Explanation column. Enter the total amount of the deposit in the Receipts column of the record book.
d. File the deposit slip in the Outgoing Papers file.

NOTE: You will not need to write checks for any of the remaining transactions in this simulation. You are to assume the checks are written for you. Therefore, no blank checks are provided for the remainder of the simulation. You will, however, record the issuance of each check in the check register and record book

3. Issue Check No. 101 for $260.00 to Shadow Hill Apartments for the January rent.

a. Record the information in the check register. Follow the procedure given in steps a. through f. of Phase I, page 7.
b. Record the transaction in the record book. Follow the procedure given in steps a. through f. of Phase I, page 7. Refer to the Classification of Payments above.
c. Mark the check number on the Shadow Hill Apartments receipt, Form 24, and file in the Receipts and Other Papers file.

DIVERSIFIED OCCUPATIONS II

Follow the procedures below for future payments without further directions: (a) complete the check register, (b) complete the entry in the record book, and (c) file the necessary papers in the correct file.

4. Issue Check No. 102 to Linton Woods Supermarket for groceries. The receipt is Form 25.

When Carol and John arrive home from the supermarket, they check their groceries and other items against the supermarket cash register tape. They do this to make certain that there have been no errors.

File the cash register tape in the Receipts and Other Papers file.

January 3

5. Carol withdrew $80.00 ($40.00 for John and $40.00 for herself) in cash from the automated teller machine for allowances. Carol and John carry their lunches to work. However, they both need cash for small purchases. Some merchants do not like to accept personal checks of less than $5.00. Many restaurants do not accept checks.

Both Carol and John have ATM cards with the same account number imprinted on the card. However, when they use their ATM cards, each uses an assigned personal identification number (PIN) or code. Banks advise that this code be guarded carefully. If there is any reason to believe that this code has been discovered, a new code should be requested. For this reason, codes are not given in this simulation.

No check is issued for this transaction. The ATM receipt is Form 26. Enter *AW* in the Ck. No. column of the check register and record book. Write *allowances* as the explanation.

The bank balance as shown on the automated teller receipt, Form 26, is $1,616.43. The $80.00 cash withdrawal was immediately taken off of their joint NOW account, number 12642213. However, two checks, #101 and #102 have not yet been presented to the savings and loan for payment. Therefore, there is a difference between your check register balance ($1,308.18) and the balance shown on the ATM receipt ($1,616.43).

File the automated teller receipt in the Receipts and Other Papers file.

• Carol and John closed their separate savings accounts, $620.81 and $300.14. They opened a new joint savings account, #18-19[illegible]7, at the Linton Woods Federal Savings & Loan. They signed the savings account application form Carol Williams and John Williams. No entry is made in the check register or record book.

Prepare the savings account deposit ticket, Form 27. List the two checks, $620.81 and $300.14, separately. Enter the total on the Subtotal line and the Net Deposit line.

This savings account will be used only to put money aside for savings. It is a separate savings and loan account. File the savings account deposit ticket in the Outgoing Papers file.

January 4

6. Issue Check No. 103 for $20.00 to the Linton Woods Community Church.

January 6

7. Issue Check No. 104 for $60.41 to the First National Bank of Linton Woods for January car payment, Form 28. Complete the payment form and file it in the Outgoing Papers file. Write the date and check number on the stub. File the stub in the Receipts and Other Papers file.

January 7

8. Carol and John have no furniture for their living room. They found that it would cost $1,400.00 to buy the quality of furniture they want. Buying on the installment plan would add more to the cost because finance charges would be added.

They visited several furniture rental companies. The cost of renting living room furniture would be between $55.00 and $70.00 a month.

Several of their friends are going to furniture auctions. They buy good, solid wood furniture piece by piece. They refinish the furniture themselves. As a result, they have good furniture at a low cost. Carol and John went to an auction with friends. They were able to buy a solid piece of living room furniture for $52.00. They issued Check No. 105 to James Cook for $52.00.

January 9

9. Issue Check No. 106 to the Linton Woods Supermarket for groceries and household cleaning supplies. The cash register receipt is Form 29. Write *groceries and cleaning supplies* in the Explanation column. Enter the total amount in the Payments column. Enter *45.50* in the Food column and *4.25* in the Household Operation column for cleaning supplies.

January 10

10. Issue Check No. 107 for $12.50 to Ayers Trailer Rental. Carol and John rented a trailer to move some furniture and personal belongings from their homes to the new apartment. They also moved the piece of furniture they purchased from James Cook.

January 11

11. Issue Check No. 108 to the A & R Insurers, Inc., for $28.04, one-third of the annual $84.12 premium. The premium notice is Form 30.

This renters policy insures their furniture and personal belongings from fire. It also insures against theft, vandalism, windstorm, and other damages as listed in the policy. File the premium notice in the Receipts and Other Papers file.

Carol and John bought insurance to protect the things they own. Carol and John may decide to buy furniture on a time-payment plan (paying for the purchase over several months). If they buy on a time-payment plan, the seller keeps the title (paper showing ownership) to the furniture. The seller may require insurance to protect the furniture. Carol and John now have the necessary insurance coverage.

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DIVERSIFIED OCCUPATIONS II

January 13

12. Issue Check No. 109 to Mary Saga, D.D.S. (dentist) for $16.00 for checkup and cleaning of teeth.

January 14

13. Issue Check No. 110 for $12.81 to the Sun Fabric Shops for yard goods to make kitchen curtains for the apartment.

January 15

14. Issue Check No. 111 to the Western Supermarket for groceries and a magazine, $41.12. Enter *40.12* in the Food column. Refer to the Classification of Payments for the $1.00 magazine.

Prove Cash

Prove cash from January 2 to January 15. Use small pencil figures to total the Receipts and Payments columns only. Fill in the table below to prove cash.

Balance, Jan. 2	$1,120.30
Plus total receipts, Jan. 2-15	+
	$
Less total payments, Jan. 2-15	−
Record book balance, Jan. 15	$
Check register balance, Jan. 15	$

To prove cash, the balance in the record book and the check register must be the same. If not, (1) check your addition and subtraction, and (2) make certain that you have entered the correct amount for each transaction. Enter the balance in small pencil figures in the upper right-hand corner of the next blank line of the Explanation column of the record book.

January 16

15. Carol and John deposited their semimonthly payroll checks totaling $576.13. Assume the deposit slip was prepared for you. Record the information from the deposit slip, Form 31. Enter the total amount of the deposit in the check register and record book. Follow the same procedure as you did in Transaction No. 2, page 29.

- Carol and John rented a safe-deposit box at the Linton Woods Federal Savings & Loan. They use the box for the safekeeping of their insurance policies, the apartment lease, and other papers. A small charge for the box rental will be placed on their February savings and loan statement. There is no need to record anything now.

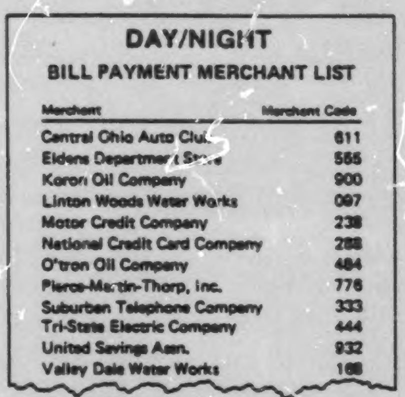
January 17

16. John withdrew $70.00 ($35.00 for Carol and $35.00 for himself) in cash from the automated teller machine for allowances. The ATM receipt is Form 32. Enter *AW* in the Ck. No. columns for the $70.00 cash withdrawal for allowances. File the ATM receipt in the Receipts and Other Papers file.

The $70.00 is immediately withdrawn from the NOW account. The savings and loan balance shown on the ATM receipt is not the same as the check register balance. Checks #103 and #107 have not yet been presented to the savings and loan for payment. The savings and loan has not yet subtracted these two checks from the savings and loan balance.

Paying Bills by Automated Teller

Carol and John would like to pay some of their bills by automated teller. They complete a bill payment application, Form 33. Carol and John list the merchants they wish to pay by automated teller. They also list merchant code numbers. These code numbers are found by looking at the Day/Night Teller Bill Payment list. Part of this list is shown in Illustration 12.



DAY/NIGHT
BILL PAYMENT MERCHANT LIST

Merchant	Merchant Code
Central Ohio Auto Club	611
Eldens Department Store	565
Koron Oil Company	900
Linton Woods Water Works	097
Motor Credit Company	238
National Credit Card Company	288
O'tron Oil Company	484
Pierce-Martin-Thorp, Inc.	776
Suburban Telephone Company	333
Tri-State Electric Company	444
United Savings Assn.	932
Valley Dale Water Works	168

Illustration 12: Partial List of Merchant Codes

Complete the application as follows:

a. Fill in Carol and John's names, address, and telephone number: *Carol and John Williams, Shadow Hill Apartments, 1679-B Poplar Ridge Dr., Linton Woods, OH 45429-6713*, telephone *623-7181*.
b. Write *Tri-State Electric Co.* on the Gas & Electric line of the form. Find the code number for Tri-State Electric Co. from the list in Illustration 12. Write the number in the Code No. column. Write *38572821* in the Customer Acct. No. column. This is Carol and John's account number with the merchant.
c. Follow the same procedure for the merchants listed below.
   (1) Suburban Telephone Co. Carol and John's customer account number is 614-623-7181.
   (2) Eldens Department Store. The customer account number is 276-80-143.
   (3) National Credit Card Co. The customer account number is 441-020-615-27.
   (4) O'tron Oil Company. The customer account number is 036-[illegible]-606-3.
d. Sign both Carol Williams' name and John Williams' name. Write the date after each of their names.
e. File Form 33 in the Outgoing Papers file. (No entries are required in the check register or the record book.)

Several days later, Carol and John received approval of the application from the Linton Woods Federal Savings & Loan. They can now pay some bills by ATM.

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January 19

17. Received a bill from Eldens Department Store for $67.18. Carol purchased a brand-name suit at an early January sale.

The bill was checked and found to be correct. Pay the bill by ATM. (No check is written.) The ATM receipt is Form 34. The lighted panel on the ATM gives step-by-step instructions for the bill payment. Enter the bill payment as follows:

- a. Enter *AP* in the Ck. No. column of the check register. Enter the date.
- b. Write *Eldens, Code #555* on the TO line.
- c. Write *suit* on the FOR line.
- d. Enter the amount of payment and find the new balance.
- e. Enter *AP* in the Ck. No. column of the record book. Enter the date.
- f. Write *suit* in the Explanation column.
- g. Write *67.18* in the Payments column and the correct distribution column.
- h. File the ATM receipt in the Receipts and Other Papers file.

January 21

18. Issue Check No. 112 to A & M Stores, $12.51, for January white sale of bed linen.

January 22

19. Issue Check No. 113 to Freeway Food Markets, $40.39 ($34.34 was spent for groceries and $6.05 for pharmacy supplies). Check the Classification of Payments for proper distribution.

January 25

20. Issue Check No. 114 to Helen Vitz, M.D., for $10.00 for office call.

January 26

21. Issue Check No. 115 to Hartman Markets for $30.40 ($27.30 was spent for groceries and $3.10 for cosmetics).

January 27

22. Pay $10.81 by ATM for telephone service to Suburban Telephone Co., Code No. 333. The ATM receipt is Form 35. Follow the same procedure as in Transaction No. 17.

January 28

23. Received January statement, Form 36, from the National Credit Card Company for $88.37. Study the following material.

Credit Card Decisions

The use of credit cards is an important part of family financial management. If properly used, a credit card is a useful management tool. Less cash can be carried. Purchases can be paid with only one check or by one automated transfer from the NOW account. However, the use of credit cards brings added work in family financial management.

Carol and John decided to do the following things:

- a. Limit themselves to one general credit card and one oil company credit card. (Some families use more than one general credit card. This may cause problems with record keeping and budgeting.)
- b. Use their general credit card only for the things they need and really want.
- c. Carefully file the duplicate copies of credit card sales slips at the time of the purchase. These duplicate sales slips are necessary for (a) checking the monthly credit card statement, (b) reporting any errors on the statement, (c) returning any merchandise to the merchant, and (d) properly distributing expenses in the record book.
- d. Pay the balance due on their credit card statements in full. By paying in full, they avoid paying any finance (interest) charges.

Credit Card Customer Receipts

Credit card customer receipts, or duplicate sales slips, provide useful information. Illustration 13 shows the different parts of credit card customer receipts. The parts of a receipt are:

- (1) Customer signature.
- (2) What was purchased by credit card.
- (3) The total amount of the purchase including tax.
- (4) The name of the merchant.
- (5) The date of the purchase.
- (6) Credit card number (account number).
- (7) Merchant's sales slip number.

Monthly Credit Card Statements

The reverse side of Form 36 explains the 18 parts of the National Credit Card monthly statement. Study the explanations on the back of the form.

Verifying Credit Card Statements

To verify a credit card statement, you must compare the customer receipts with the credit card statement.

- a. Detach the customer receipts, Forms 37 through 45.
- b. Arrange the customer receipts in order by date of purchase. See Illustration 13, Item 5, to find the date box.
- c. Compare the amount of each of the customer receipts with the amount shown on the monthly statement, Form 36. If the amounts agree, place a check mark after the amount on the statement. If a customer receipt does not appear on the statement, set it aside. It will be filed and used next month.
- d. Total the amount of the purchases that appear on the statement. The total amount should be the same as the New Balance shown on the statement, $88.37.
- e. Refer to the Classification of Payments to decide the Distribution column to be used for each amount. Write the classification of the payment on each of the

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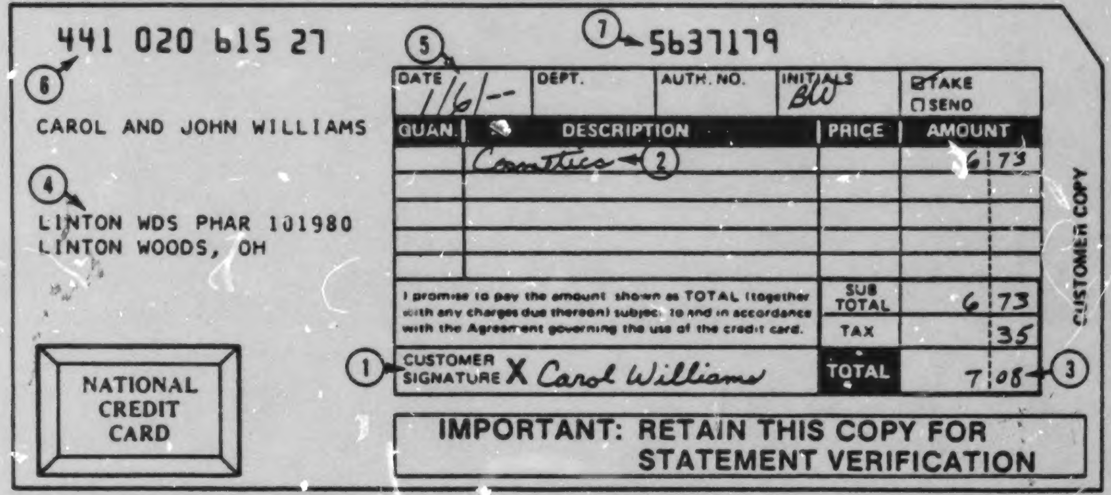

441 020 615 27 ⑥

⑦ 5637179

CAROL AND JOHN WILLIAMS

④
LINTON WDS PHAR 101980
LINTON WOODS, OH

NATIONAL
CREDIT
CARD

DATE ⑤ 1/6/--	DEPT.	AUTH. NO.	INITIALS BW	☑ TAKE ☐ SEND

QUAN.	DESCRIPTION	PRICE	AMOUNT
	Cosmetics ②		6 73

I promise to pay the amount shown as TOTAL (together with any charges due thereon) subject to and in accordance with the Agreement governing the use of the credit card.	SUB TOTAL	6 73
	TAX	35
① CUSTOMER SIGNATURE X Carol Williams	TOTAL	7 08 ③

CUSTOMER COPY

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION

Illustration 13: Credit Card Customer Receipt

customer receipts—Car, Clothing, Health and Personal, Recreation. Sort the customer receipts into stacks, placing all those of the same classification together.

f. List the amounts in each stack on a half sheet of paper labeled "Classification of Expenses Summary." Obtain a total for each classification for which there is more than one charge. Only one figure will be entered in any single column of the record book.

g. Pay the $88.37 (New Balance) on the statement by ATM. The ATM receipt is Form 46. (The National Credit Card Company code #288 was used in this automated teller transaction.) Record the payment in the check register. On the check register FOR line write *purchases*.

h. Record the payment in the record book. Write *National Credit Card* in the Explanation column. Enter *88.37* in the Payments column. Distribute the various amounts among the columns as shown on your summary sheet. Only one figure should appear in a column.

i. Write *Paid $88.37 by ATM, January 28* on the statement. Attach the complete statement, Form 36, the ATM receipt, Form 46, the summary sheet, and the customer receipts that have been paid. File them in the Receipts and Other Papers file. (Payment by automated teller eliminates the need to return any part of the statement to the company. This saves postage.)

j. Clip the unpaid customer receipts together and file them in the Receipts and Other Papers file. This will keep them separate from the receipts which have been paid. Knowing the exact amount of unpaid bills and credit card charges is an important part of financial management.

• Carol and John received their January electric bill, $41.12. This bill is due for payment by February 14. No transaction is recorded at this time. However, they must consider this bill in their February budget.

24. Received a monthly statement from the O'tron Oil Company and six duplicate copies of original sales slips. The O'tron statement, Form 47, shows only the total amount of January charges, $75.62. Some oil companies, department stores, and other retail outlets do not itemize charges on the monthly statement. They usually send duplicate copies of sales slips.

Carol and John matched their original customer copies of the sales slips with the oil company's duplicate copies. This method is shown on Form 48. Check to see if the six sales slips total $75.62, the amount shown on the statement.

Two of their sales slips, January 24 for $9.45, and January 26 for $8.21, were received too late by the oil company. These sales slips are Form 49. They could not be included in the January statement. Carol and John refiled these sales slips in the Receipts and Other Papers file. These slips will be checked and paid in February.

They decided to pay the new balance, $75.62, in full. (A partial payment would add a finance charge on their February statement.)

a. Pay the $75.62 by ATM. The ATM receipt is Form 50.
b. Record the payment in the check register and record book. O'tron's code number is 484.
c. Attach the complete statement, the paid sales slips, and the ATM receipt. File them in the Receipts and Other Papers file.

January 30

25. Carol and John find that their January budget has worked out quite well. They can set-aside $60 in their Linton Woods Federal Savings & Loan savings account for:

a. Large bills:
    (1) $25 for semiannual car insurance premium due in June, cost $150.
    (2) $5 for tuition, due in September, cost $45.
b. Future goals:
    (1) $10 for rug for the apartment next January, probable cost, $120.
    (2) $20 for July camping trip, probable cost, $120.

Transfer $60.00 from their joint NOW account to their joint savings account by ATM. The ATM receipt is Form 51. Enter *TS* (transfer to savings) in the Ck.

No. columns of the check register and record book. In the check register, write *Savings account* on the TO line and *set-aside savings* on the FOR line. In the record book, write *set-aside savings* in the Explanation column. File the ATM receipt in the Receipts and Other Papers file.

Prove Cash

Prove cash from January 2 to January 31. Use small pencil figures to total the Receipts and Payments columns. Fill in the table below to prove cash.

Balance, Jan. 2	$1,120.30
Plus total receipts, Jan. 2-31	+
	$
Less total payments, Jan. 2-31	–
Record book balance, Jan. 31	$
Check register balance, Jan. 31	$

Enter the balance, *$1,126.40,* in small pencil figures in the upper right-hand corner of the next blank line of the Explanation column of the record book.

January 31

26. Received a monthly statement from the Linton Woods Federal Savings & Loan, Form 52. The reconciliation form, Form 53, is on the reverse side. (FSLIC at the top of the statement stands for Federal Savings and Loan Insurance Corporation. Each FSLIC savings account is insured to $100,000 by the corporation.)

Reconcile the statement as follows:

a. Remove the seven ATM receipts from the file. Compare the date and amount of each ATM receipt with the check register and the statement. If correct, place a check mark in the check register. Also place a check mark beside the amount shown on the statement.

b. Compare the check number and the amount of each payment in the check register with the check number and amount shown on the bank statement. Place a check mark in the "√" column of the check register if the same check number and amount appear on the bank statement. Also place a check mark beside the check number and amount on the statement. If the check number and amount do not appear on the statement, consider it an outstanding check. No check mark should be made in the check register unless the same check number and amount appear on the statement.

c. Compare the two deposits shown on the statement with the entries in the check register on January 2 and January 16. If correct, place a check mark in the "√" column of the check register. Also place a check mark beside the amounts shown on the statement.

d. Complete the reconciliation form on the back of the statement. Follow the same procedures as you did in Phase I, page 11.

e. Add the amount of interest earned, *5.67*, in the check register. Also enter the amount of interest earned in the Receipts column of the record book.

f. Place the completed bank statement and ATM receipts in the Receipts and Other Papers file.

Ruling the Record of Receipts and Payments

The record of receipts and payments is now ready for you to rule.

a. Draw a single line across all amount columns. This line indicates addition.

b. Total each of the columns in regular size figures.

c. On a separate sheet of paper, total the Distribution of Payments columns. The total of the Distribution columns must equal the total of the Payments column. If it does not, (1) recheck your addition, and (2) make certain that you have carried the correct amount for each payment to the proper Distribution column.

d. Subtract Total Payments from Total Receipts to find the record book balance. Enter the balance, $1,132.07, in the upper right-hand corner of the next blank line in the Explanation column.

e. Rule double lines across all amount columns under the totals to indicate the completion of the record.

Preparing a Budget from the Records

Remove Carol and John's budget, Form 22, from the file. Proceed as follows:

a. List the actual income for January in the Actual for Jan. column. (Total of the Receipts column of the record book.) Interest earned is included in income.

b. List the actual expenses for January in Actual for Jan. column. Use the totals of the Distribution columns in the record book. Subtract the $60.00 car payment from the total, $147.13, of the Car column. Do this to find "Car maintenance and operation," Section 3c of the budget. Refer to Transaction No. 25 on January 30 for the details of the $60 set-asides for savings to fill in Section 5.

c. List the Grand total of the Actual for Jan. column.

Budget Decision Making

Prepare Carol and John's February budget in the Est. for Feb. column. Study the actual January income and expenses. You be the judge as to how much should be budgeted for each February item. Assume that the income will be the same as January. Carol and John are holding a January electric bill of $41.12 payable February 14. This expense must be included in the February budget under household operation. The total February budget must not exceed February income.

Give the budget, Form 22, to your teacher. Remove the forms for Phase II from the General file and place them in the Completed Work envelope. Begin Phase III, unless otherwise instructed by your teacher.

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Form 22

Name ____________________

CAROL AND JOHN WILLIAMS
BUDGET

	Probable Cost	Month Desired	Est. for Jan.	Actual for Jan.	Est. for Feb.
1 Income (take-home pay)			$ ____	$ ____	$ ____
2 Regular Fixed Expenses:					
a. Apartment			$ ____	$ ____	$ ____
b. Car payments			____	____	____
c. Church pledge			____	____	____
Regular Fixed Expenses Subtotal			$ ____	$ ____	$ ____
3 Day-to-Day Expenses:					
a. Food and beverage			$ ____	$ ____	$ ____
b. Clothing			____	____	____
c. Car maintenance and operation (no car payments)			____	____	____
d. Health and personal care			____	____	____
e. Household operation			____	____	____
Day to Day Expenses Subtotal			$ ____	$ ____	$ ____
4 Personal Expenses:					
a. Personal allowances and small cash payments			$ ____	$ ____	$ ____
b. Contributions (not including church pledge)			____	____	____
c. Recreation and advancement			____	____	____
Personal Expenses Subtotal			$ ____	$ ____	$ ____
5 Set-Asides (savings):					
a. Large bills:					
Car insurance . .	$ ____	____	$ ____	$ ____	$ ____
Tuition	$ ____	____	____	____	____
b. Future goals:					
Rug.	$ ____	____	____	____	____
Camping trip. . . .	$ ____	____	____	____	____
Set Asides Subtotal			$ ____	$ ____	$ ____
6 Grand Total, Sections 2, 3, 4, and 5			$ ____	$ ____	$ ____

Form 21

Name ____________________

STATEMENT OF NET WORTH

Carol and John Williams
January 1, 19- -

ASSETS:			
Cash in NOW account		$____	
Cash in savings account		____	
Security deposit		____	
Car (depreciated value)		____	
Furniture (depreciated value)		____	
Watches, jewelry, and personal items		____	
Total assets			$____
LIABILITIES:			
Car loan		$____	
Church pledge		____	
Current bills:			
Renters insurance	$____		
Gasoline	____		
Mary Sage, dentist	____		
Credit card purchases	____		
Total current bills		$____	
Total liabilities			$____
NET WORTH			$____
TOTAL LIABILITIES AND NET WORTH			$____

Classification of Payments — First Year of Marriage

Column

3 *Allowances*
- Carol's allowance for small cash purchases
- John's allowance for small cash purchases

4 *Car*
- Car insurance
- Car payments
- Equipment, parts, and service
- Gasoline and oil
- Licenses and fees

5 *Clothing*
- Laundry and dry cleaning
- New clothing
- Shoes

6 *Contributions*
- Charitable organizations
- Church pledge
- Civic associations

7 *Food*
- Groceries

8 *Health and Personal*
- Cosmetics
- Dentist and doctor
- Hair styling and personal grooming

Column

8 *Health and Personal (cont.)*
- Pharmacy supplies — health and personal care
- Prescription medicine

9 *Household Operation*
- Bed linen
- Cleaning
- Furniture, furnishings, and hardware
- Renters insurance
- Stationery
- Telephone
- Tool and trailer rental

10 *Housing*
- Apartment rent

11 *Recreation and Advancement*
- Books and magazines
- Restaurants
- Sporting events
- Stereo records, tapes, or cassettes

12 *Savings and Set-Asides*
- Large bills
- Future goals and emergencies

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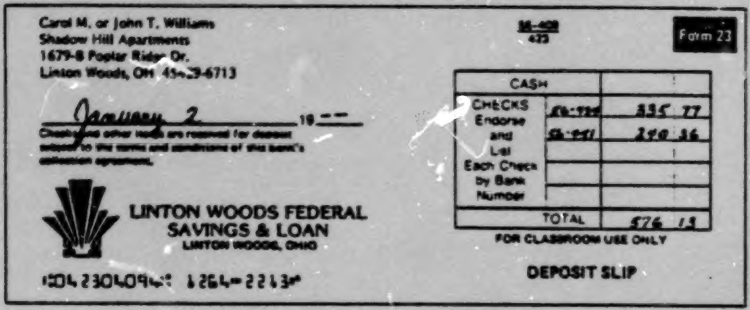
DIVERSIFIED OCCUPATIONS II



Carol M. or John T. Williams
Shadow Hill Apartments
1679-B Poplar Ridge Dr.
Linton Woods, OH 45423-6713

56-408
423

Form 23

January 2 19 --

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

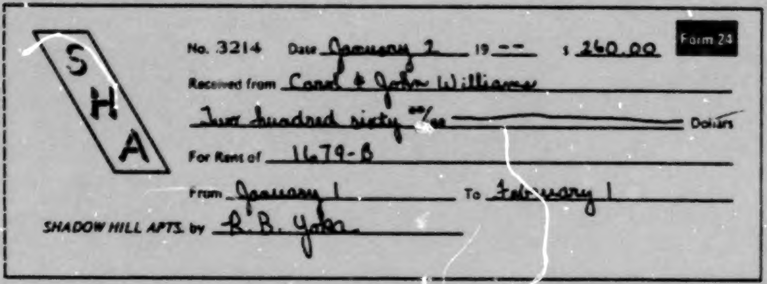
CASH		
CHECKS Endorse and List Each Check by Bank Number	56-924	335 77
	56-951	240 36
TOTAL		576 13

FOR CLASSROOM USE ONLY

LINTON WOODS FEDERAL SAVINGS & LOAN
LINTON WOODS, OHIO

⑆0423040944⑆ 1264⑈2213⑈

DEPOSIT SLIP



Form 24

S H A

No. 3214 Date January 2 19 -- $ 260.00

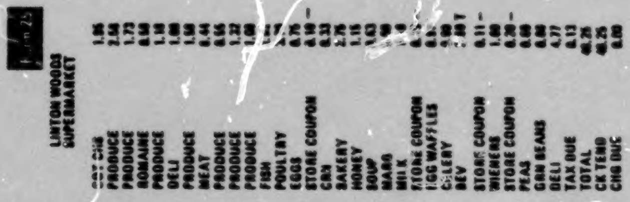
Received from Carol & John Williams

Two hundred sixty 00/100 Dollars

For Rent of 1679-B

From January 1 To February 1

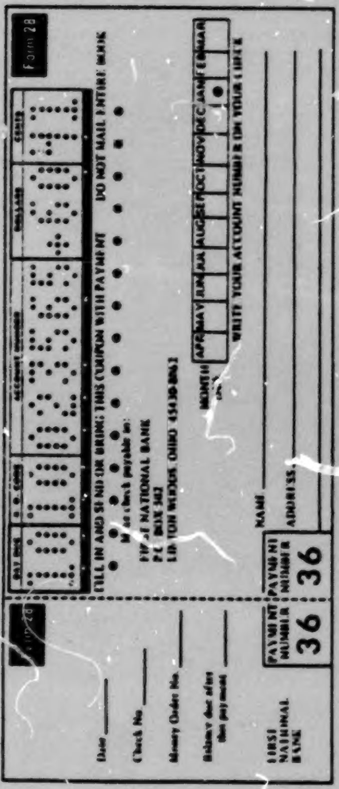
SHADOW HILL APTS. by R. B. Yoka



Form 25

LINTON WOODS SUPERMARKET

COT CHS
PRODUCE
PRODUCE
ROMAINE
PRODUCE
DELI
PRODUCE
MEAT
PRODUCE
PRODUCE
PRODUCE
FISH
POULTRY
EGGS
STORE COUPON
CRN
BAKERY
HONEY
SOUP
MARG
MILK
STORE COUPON
EGG WAFFLES
CELERY
BEV
STORE COUPON
WIENERS
STORE COUPON
PEAS
GRN BEANS
DELI
TAX DUE
TOTAL
CK TEND
CHG DUE



Form 28

DAY DUE	O. P. CODE	ACCOUNT NUMBER	DOLLARS	CENTS

FILL IN AND SEND OR BRING THIS COUPON WITH PAYMENT   DO NOT MAIL ENTIRE BOOK

Make check payable to:
FIRST NATIONAL BANK
P.O. BOX 342
LINTON WOODS, OHIO 45430-0042

MONTH DUE	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	JAN	FEB	MAR
										●		

WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

PAYMENT NUMBER 36

NAME ____

ADDRESS ____

Form 28

Date ____

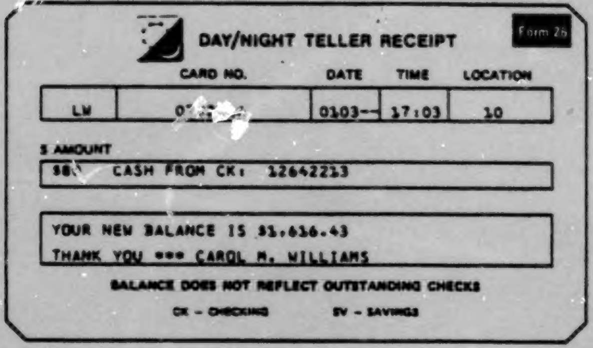
Check No. ____

Money Order No. ____

Balance due after this payment ____

PAYMENT NUMBER 36

FIRST NATIONAL BANK



DAY/NIGHT TELLER RECEIPT

Form 26

CARD NO.		DATE	TIME	LOCATION
LW	07[illegible]	0103--	17:03	10

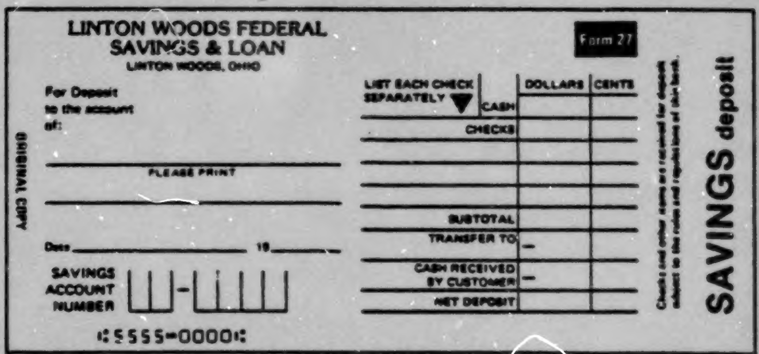
$ AMOUNT

$80 CASH FROM CK: 12642213

YOUR NEW BALANCE IS $1,616.43
THANK YOU *** CAROL M. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING   SV – SAVINGS



LINTON WOODS FEDERAL SAVINGS & LOAN
LINTON WOODS, OHIO

Form 27

ORIGINAL COPY

For Deposit
to the account
of:

PLEASE PRINT

Date ____ 19 ____

SAVINGS ACCOUNT NUMBER ☐☐-☐☐☐☐

⑆5555⑈0000⑆

LIST EACH CHECK SEPARATELY ▼		DOLLARS	CENTS
	CASH		
CHECKS			
SUBTOTAL			
TRANSFER TO		—	
CASH RECEIVED BY CUSTOMER		—	
NET DEPOSIT			

Checks and other items are received for deposit subject to the rules and regulations of this bank.

SAVINGS deposit

BEST COPY AVAILABLE

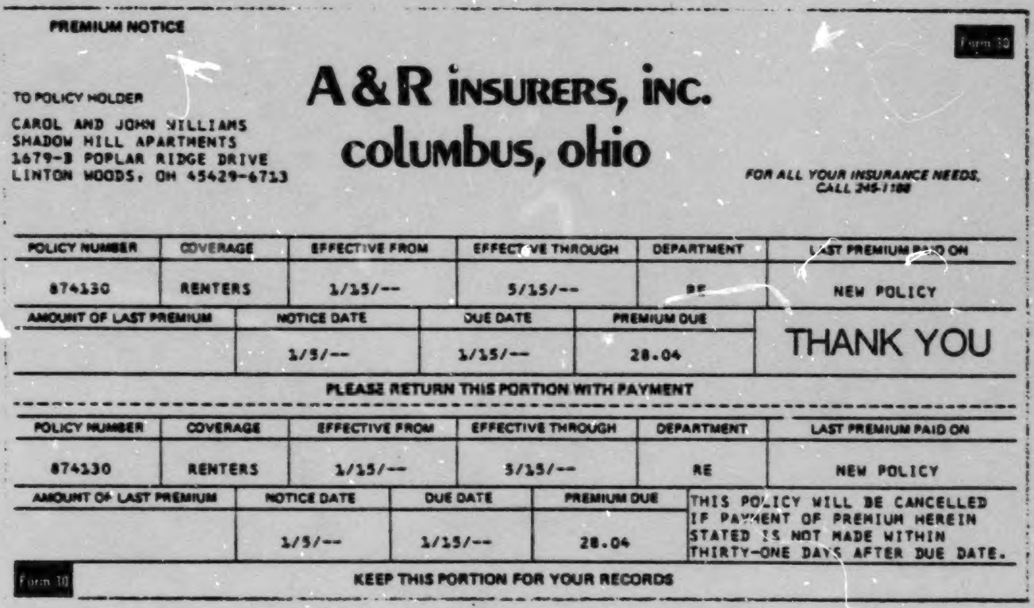
DIVERSIFIED OCCUPATIONS II

Form 29

LINTON WOODS SUPERMARKET

ALL BRN	1.10
PEARS	0.55
BEV	3.00 T
SALT	0.31
MCK TRKT SP	1.83
APLSCE	0.33
APRICOTS	0.88
DATES	2.80
STORE COUPON	0.25-
PNUT BTR	1.79
STORE COUPON	0.21-
PRODUCE	3.09
STORE COUPON	0.10-
STW TOM	0.58
STW TOM	0.58
MEAT	4.30
POULTRY	2.95
COTT CHS	0.89
COFFEE	2.18
STORE COUPON	0.20-
RASP GEL	0.33
GRFRT JC	3.58
FRT CKTL	0.88
GROCERY	0.88
APLSCE	0.33
PCHS	0.58
BTR BNS	0.45
CRN SCE	0.55
PEARS	0.56
CRNPL JC	1.04
CN PCHS	0.57
CN PCHS	0.57
JNE PEAS	0.63
APRICOTS	0.88
BTR BNS	0.45
BEV	1.33 T
STORE COUPON	0.44-
MLB TOAST	1.17
FISH	3.98
CLEAN DETER	4.25 T
TAX DUE	0.47
TOTAL	48.76
CK TEND	48.76
CHG DUE	0.00

L/S 10:22 [illegible]



PREMIUM NOTICE

Form 30

TO POLICY HOLDER

CAROL AND JOHN WILLIAMS
SHADOW HILL APARTMENTS
1679-B POPLAR RIDGE DRIVE
LINTON WOODS, OH 45429-6713

A&R INSURERS, INC.
columbus, ohio

FOR ALL YOUR INSURANCE NEEDS,
CALL 245-1188

POLICY NUMBER	COVERAGE	EFFECTIVE FROM	EFFECTIVE THROUGH	DEPARTMENT	LAST PREMIUM PAID ON
874130	RENTERS	1/15/--	5/15/--	RE	NEW POLICY

AMOUNT OF LAST PREMIUM	NOTICE DATE	DUE DATE	PREMIUM DUE	
	1/5/--	1/15/--	28.04	THANK YOU

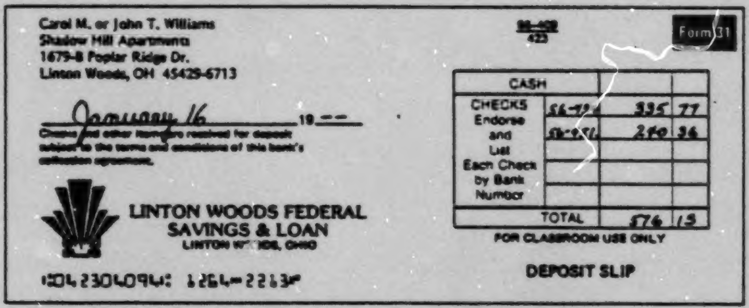
PLEASE RETURN THIS PORTION WITH PAYMENT

POLICY NUMBER	COVERAGE	EFFECTIVE FROM	EFFECTIVE THROUGH	DEPARTMENT	LAST PREMIUM PAID ON
874130	RENTERS	1/15/--	5/15/--	RE	NEW POLICY

AMOUNT OF LAST PREMIUM	NOTICE DATE	DUE DATE	PREMIUM DUE	
	1/5/--	1/15/--	28.04	THIS POLICY WILL BE CANCELLED IF PAYMENT OF PREMIUM HEREIN STATED IS NOT MADE WITHIN THIRTY-ONE DAYS AFTER DUE DATE.

Form 30

KEEP THIS PORTION FOR YOUR RECORDS



Carol M. or John T. Williams
Shadow Hill Apartments
1679-B Poplar Ridge Dr.
Linton Woods, OH 45429-6713

56-402
423

Form 31

January 16 19 --

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

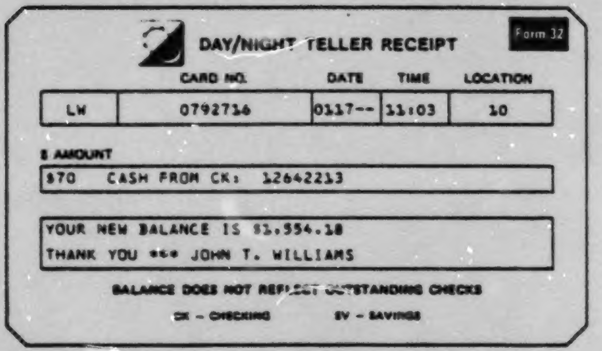
LINTON WOODS FEDERAL SAVINGS & LOAN
LINTON WOODS, OHIO

⑆042304094⑆ 1264-2213⑈

CASH			
CHECKS Endorse and List Each Check by Bank Number	56-794	335	77
	56-951	240	36
TOTAL		576	13

FOR CLASSROOM USE ONLY

DEPOSIT SLIP



DAY/NIGHT TELLER RECEIPT

Form 32

	CARD NO.	DATE	TIME	LOCATION
LW	0792716	0117--	11:03	10

$ AMOUNT

$70 CASH FROM CK: 12642213

YOUR NEW BALANCE IS $1,554.18
THANK YOU *** JOHN T. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Form 33

DAY/NIGHT TELLER
BILL PAYMENT APPLICATION

NAME

ADDRESS

TELEPHONE

NAME OF COMPANY	CODE NO.	CUSTOMER ACCT. NO.
GAS & ELECTRIC		
TELEPHONE		
WATER		
RETAIL		
CREDIT CARD		
GASOLINE		
OTHER		

FINANCIAL	PAYMENT ADDRESS FOR CO.	CODE NO.	CUSTOMER ACCT. NO.
FINANCE CO.			
INSTALLMENT LOAN			
MORTGAGE			
RENTAL			

IF YOU ARE REQUESTING A MERCHANT NOT ON OUR LIST, BE SURE TO GIVE US THE PAYMENT ADDRESS FOR THAT MERCHANT.

I HAVE READ AND UNDERSTAND THE PROVISIONS OF DAY/NIGHT TELLER BILL PAYMENT CUSTOMER AGREEMENT.

SIGNATURE DATE

SIGNATURE DATE

LINTON WOODS FEDERAL
SAVINGS & LOAN

Form 35

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
LW	0792716	0127--	08:10	10

$ AMOUNT

$10.81 SUBURBAN TELEPHONE CO. PAYMENT

CK: 12642213 TO 333
THANK YOU *** CAROL M. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS

Form 34

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
LW	0792716	0119--	18:10	10

$ AMOUNT

$67.18 ELDENS DEPT. STORE PAYMENT

CK: 12642213 TO 555
THANK YOU *** CAROL M. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS

TIPS ON THE USE OF EFT

On a credit purchase, you resolve an error BEFORE making payment. With EFT, an error will show up on your statement AFTER funds have been taken out of your account. So examine your statement carefully. Report errors promptly to the bank, savings and loan, or credit union.

You have a separate personal identification number or code without which your EFT card cannot be used. DO NOT keep your card and code together in your wallet or purse. A card without a code cannot be used by a thief. DO NOT give out your code to anyone or let anyone see the numbers you punch in.

Be aware of the potential risk in using EFT. It differs from the risk on a credit card. On a lost or stolen credit card, your loss is limited to $50 per card. On an EFT card, your liability for unauthorized withdrawals is also limited to $50. However, you must notify the bank, savings and loan, or credit union within 2 business days after learning of the loss or theft of your card or code.

But—

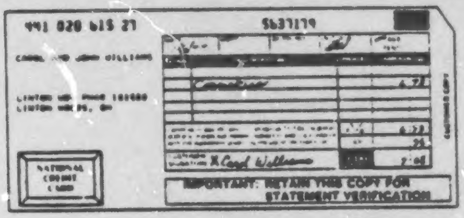
You could lose as much as $500 if you do not tell the bank within 2 business days after learning of the loss or theft.

You must report an unauthorized transfer that appears on your statement within 60 days after the statement is mailed to you. You risk unlimited loss if unauthorized transfers are not reported within the 60-day period. This means you could lose all the money in your account.

This information is provided in part by the Board of Governors of the Federal Reserve System, Washington, D. C. and Consumer Protections and the Electronic Fund Transfer Act.

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II



441 020 615 21

5637179

CAROL AND JOHN WILLIAMS

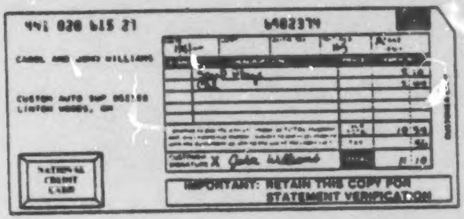
LINTON WDS PHAR
LINTON WOODS, OH

X Carol Williams

7:06

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

6962374

CAROL AND JOHN WILLIAMS

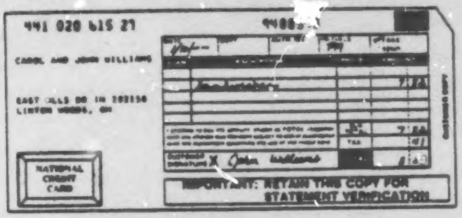
CUSTOM AUTO SHP
LINTON WOODS, OH

X John Williams

11:10

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

9468

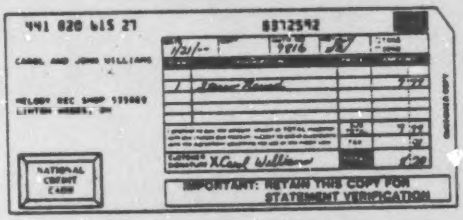
CAROL AND JOHN WILLIAMS

EAST HLLS DR IN
LINTON WOODS, OH

X John Williams

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

8372592

1/21/--

CAROL AND JOHN WILLIAMS

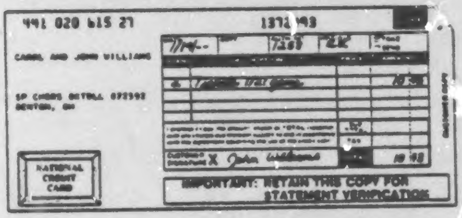
MELODY REC SHOP
LINTON WOODS, OH

X Carol Williams

8:20

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

1372493

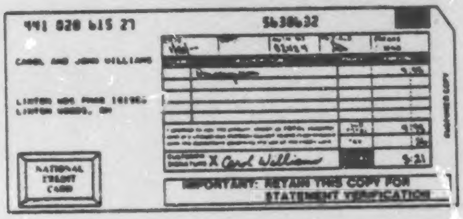
CAROL AND JOHN WILLIAMS

SP CHGRS BKTBLL
BENTON, OH

X John Williams

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

5638632

CAROL AND JOHN WILLIAMS

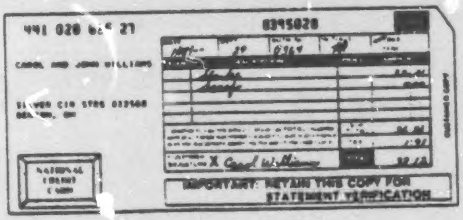
LINTON WDS PHAR
LINTON WOODS, OH

X Carol Williams

5:21

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

8395028

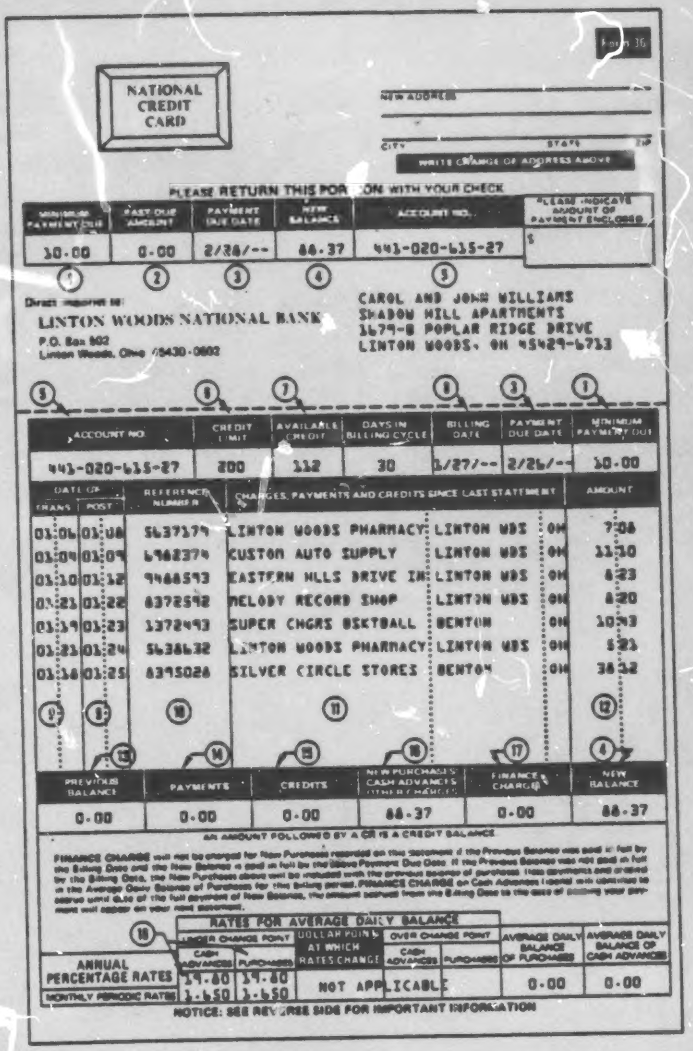
CAROL AND JOHN WILLIAMS

SILVER CIR STRS
BENTON, OH

X Carol Williams

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



Form 36

NATIONAL CREDIT CARD

NEW ADDRESS

CITY STATE ZIP

WRITE CHANGE OF ADDRESS ABOVE

PLEASE RETURN THIS PORTION WITH YOUR CHECK

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NO.	PLEASE INDICATE AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	2/26/--	88.37	441-020-615-27	$
①	②	③	④	⑤	

Direct inquiries to:

LINTON WOODS NATIONAL BANK
P.O. Box 802
Linton Woods, Ohio 45430-0802

CAROL AND JOHN WILLIAMS
SHADOW HILL APARTMENTS
1679-B POPLAR RIDGE DRIVE
LINTON WOODS, OH 45429-6713

⑤ ACCOUNT NO.	⑥ CREDIT LIMIT	⑦ AVAILABLE CREDIT	DAYS IN BILLING CYCLE	⑧ BILLING DATE	③ PAYMENT DUE DATE	① MINIMUM PAYMENT DUE
441-020-615-27	200	112	30	1/27/--	2/26/--	10.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT			AMOUNT
01:06	01:08	5637179	LINTON WOODS PHARMACY	LINTON WDS	OH	7:06
01:04	01:09	6962374	CUSTOM AUTO SUPPLY	LINTON WDS	OH	11:10
01:10	01:12	9468593	EASTERN HLLS DRIVE IN	LINTON WDS	OH	8:23
01:21	01:22	8372592	MELODY RECORD SHOP	LINTON WDS	OH	8:20
01:19	01:23	1372493	SUPER CHGRS BSKTBALL	BENTON	OH	10:93
01:21	01:24	5638632	LINTON WOODS PHARMACY	LINTON WDS	OH	5:21
01:18	01:25	8395028	SILVER CIRCLE STORES	BENTON	OH	38:12
⑨	⑧	⑩	⑪			⑫

⑬ PREVIOUS BALANCE	⑭ PAYMENTS	⑮ CREDITS	⑯ NEW PURCHASES CASH ADVANCES OTHER CHARGES	⑰ FINANCE CHARGE	④ NEW BALANCE
0.00	0.00	0.00	88.37	0.00	88.37

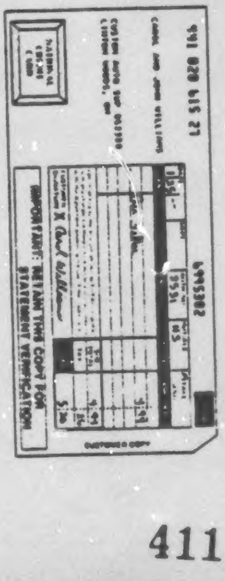
AN AMOUNT FOLLOWED BY A CR IS A CREDIT BALANCE

[illegible]

⑱

	RATES FOR AVERAGE DAILY BALANCE					AVERAGE DAILY BALANCE OF PURCHASES	AVERAGE DAILY BALANCE OF CASH ADVANCES
	UNDER CHANGE POINT		DOLLAR POINT AT WHICH RATES CHANGE	OVER CHANGE POINT			
	CASH ADVANCES	PURCHASES		CASH ADVANCES	PURCHASES		
ANNUAL PERCENTAGE RATES	19.80	19.80	NOT APPLICABLE			0.00	0.00
MONTHLY PERIODIC RATES	1.650	1.650					

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION



441 020 615 21

6995302

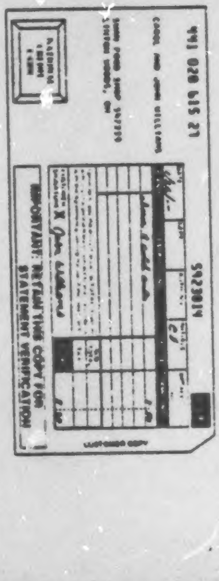
CAROL AND JOHN WILLIAMS

CUSTOM AUTO SHP
LINTON WOODS, OH

X Carol Williams

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION



441 020 615 21

5923814

CAROL AND JOHN WILLIAMS

X John Williams

NATIONAL CREDIT CARD

IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION

DIVERSIFIED OCCUPATIONS II

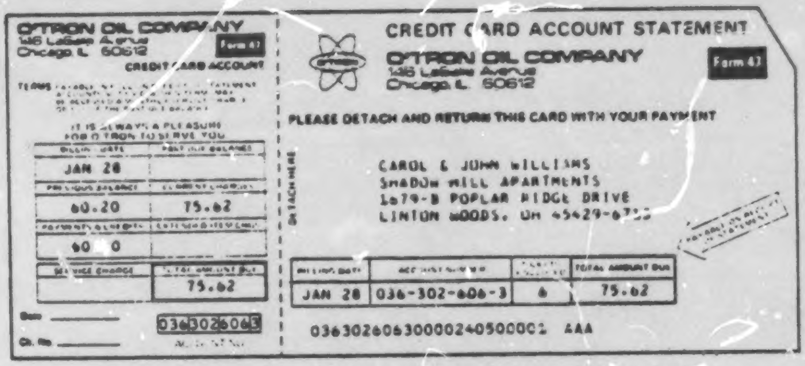
THE 18 PARTS OF A CREDIT CARD STATEMENT

1. Minimum Payment Due is the smallest amount you are permitted to pay.
2. Past Due Amount is the amount of last month's minimum payment due which was not paid.
3. Payment Due Date is the date by which payment must be made.
4. New Balance represents total purchases, cash advances, the finance charge, less any credits or payments included on the statement.
5. Account Number is your credit card number.
6. Credit Limit is the amount you may charge on your credit card in any given month. This limitation figure should help you to avoid charging goods and services beyond what you can afford in relationship to your income.
7. Available Credit is the amount of credit remaining at the end of the month.
8. Billing Date is the date the statement was prepared.
9. Date of Transaction is the date of purchase and the date the transaction was recorded.
10. Reference Number is the merchant's number.
11. Charges, Payments, and Credits Since Last Statement lists the name, city, and state of each merchant from whom goods or services were purchased. Payments made during the month are deducted. Merchandise returned or other credits are deducted.
12. Amount is the column listing the amount of each purchase.
13. Previous Balance is the balance from last month.
14. Payments made during the month as recorded in Parts 11 and 12.
15. Credits are for the return of merchandise.
16. New Purchases, Cash Advances, Other Charges represents total charges for the month.
17. Finance Charge shows the amount of finance charge applied to this statement.
18. Annual Percentage Rates is the schedule of rates for the various finance charges that are applied if the balance due is not paid in full. The Truth in Lending Act requires that the monthly rates, such as 1.650%, with an equivalent annual percentage rate, such as 19.80%, be listed on the statement.

BEST COPY AVAILABLE

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II


O'TRON OIL COMPANY
146 LaSalle Avenue
Chicago, IL 60612
Form 47
CREDIT CARD ACCOUNT

IT IS ALWAYS A PLEASURE FOR O'TRON TO SERVE YOU

JAN 28	
60.20	75.62
60.20	
SERVICE CHARGE	
	75.62

0363026063

CREDIT CARD ACCOUNT STATEMENT
O'TRON OIL COMPANY
146 LaSalle Avenue
Chicago, IL 60612
Form 47

PLEASE DETACH AND RETURN THIS CARD WITH YOUR PAYMENT

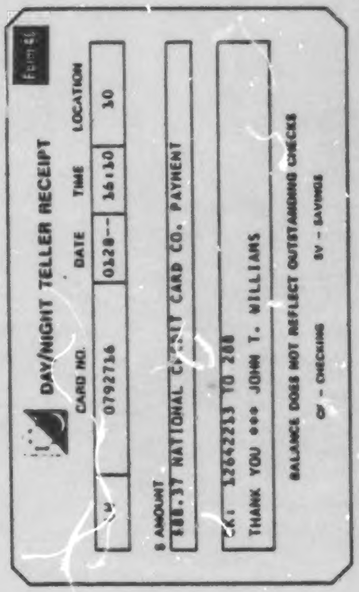
DETACH HERE

CAROL & JOHN WILLIAMS
SHADOW HILL APARTMENTS
1679-B POPLAR RIDGE DRIVE
LINTON WOODS, OH 45429-6733

			TOTAL AMOUNT DUE
JAN 28	036-302-606-3	6	75.62

036302606300002405000C2 AAA

TOTAL OF ALL MATCHED CARDS EQUALS TOTAL DUE.

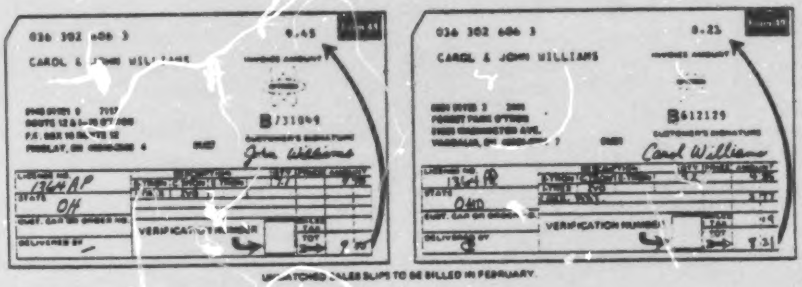

DAY/NIGHT TELLER RECEIPT

CARD NO.	DATE	TIME	LOCATION
0792716	0128--	16:10	10

$ AMOUNT
$88.37 NATIONAL CREDIT CARD CO. PAYMENT

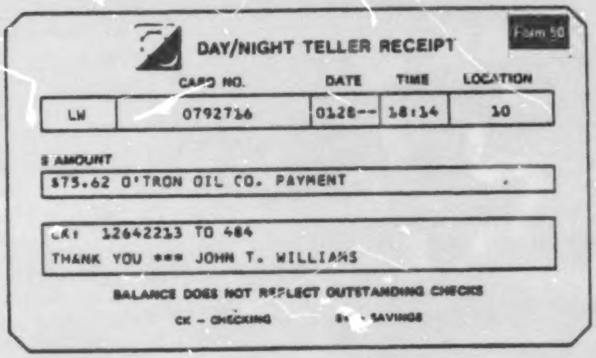
CK: 12642213 TO 288
THANK YOU *** JOHN T. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS
CK – CHECKING SV – SAVINGS


036 302 606 3
CAROL & JOHN WILLIAMS
INVOICE AMOUNT
B731049
CUSTOMER'S SIGNATURE
John Williams
STATE OH
VERIFICATION NUMBER

036 302 606 3
CAROL & JOHN WILLIAMS
INVOICE AMOUNT
B612129
CUSTOMER'S SIGNATURE
Carol Williams
STATE Ohio
VERIFICATION NUMBER

UNMATCHED SALES SLIPS TO BE BILLED IN FEBRUARY.

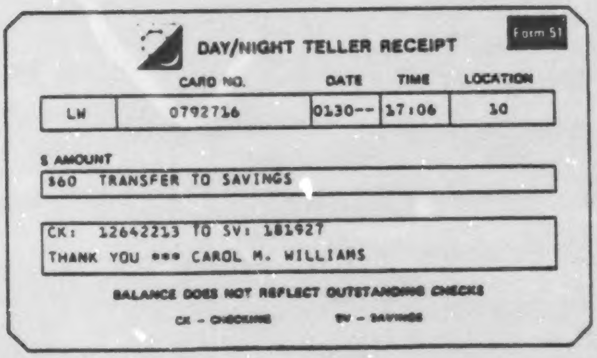

DAY/NIGHT TELLER RECEIPT
Form 50

	CARD NO.	DATE	TIME	LOCATION
LW	0792716	0128--	18:14	10

$ AMOUNT
$75.62 O'TRON OIL CO. PAYMENT

CK: 12642213 TO 484
THANK YOU *** JOHN T. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS
CK – CHECKING SV – SAVINGS

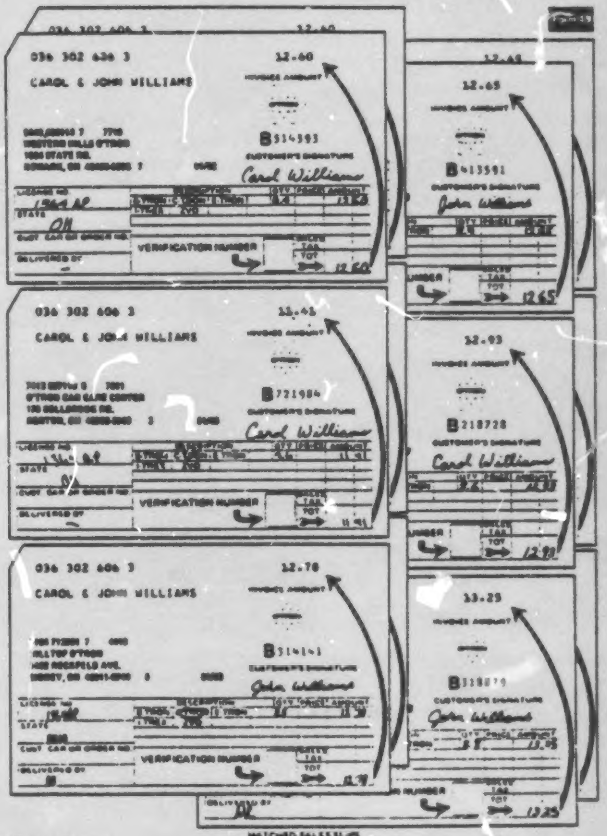

DAY/NIGHT TELLER RECEIPT
Form 51

	CARD NO.	DATE	TIME	LOCATION
LW	0792716	0130--	17:06	10

$ AMOUNT
$60 TRANSFER TO SAVINGS

CK: 12642213 TO SV: 181927
THANK YOU *** CAROL M. WILLIAMS

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS
CK – CHECKING SV – SAVINGS


036 302 606 3
CAROL & JOHN WILLIAMS
12.60
INVOICE AMOUNT
B314393
CUSTOMER'S SIGNATURE
Carol Williams
STATE OH
VERIFICATION NUMBER
12.60

12.65
INVOICE AMOUNT
B413591
CUSTOMER'S SIGNATURE
John Williams
12.65

036 302 606 3
CAROL & JOHN WILLIAMS
11.41
INVOICE AMOUNT
B721984
CUSTOMER'S SIGNATURE
Carol Williams
VERIFICATION NUMBER
11.41

12.93
INVOICE AMOUNT
B218728
CUSTOMER'S SIGNATURE
Carol Williams
12.93

036 302 606 3
CAROL & JOHN WILLIAMS
12.78
INVOICE AMOUNT
B314141
CUSTOMER'S SIGNATURE
John Williams
VERIFICATION NUMBER
12.78

13.25
INVOICE AMOUNT
B318879
CUSTOMER'S SIGNATURE
John Williams
13.25

MATCHED SALES SLIPS

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II

Form 52

Member FSLIC
LINTON WOODS FEDERAL SAVINGS & LOAN
LINTON WOODS, OHIO

STATEMENT OF ACCOUNT

CAROL M. OR JOHN T. WILLIAMS
SHADOW HILL APARTMENTS
1679-B POPLAR RIDGE DR.
LINTON WOODS, OH 45429-6713

PAGE 1

ACCOUNT NUMBER 126-42213
FROM JAN. 2 TO JAN. 31

	BEGINNING BALANCE	1,120.30
2	DEPOSITS	1,152.26
18	WITHDRAWALS	1,091.15
	SERVICE CHARGES	0.00
	INTEREST EARNED	5.67
	NEW BALANCE	1,187.08

INTEREST PAID YEAR TO DATE ➡ 5.67 BALANCE FORWARD ➡ 1,120.30

DATE	CHECKS AND OTHER DEBITS			DEPOSITS AND OTHER CREDITS		BALANCE
	NO.	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
01/02					576.13	1,696.43
01/03		AW LOC. 10	80.00			1,616.43
01/04	102		48.25			1,568.18
01/04	101		260.00			1,308.18
01/08	103		52.00			1,256.18
01/08	104		60.41			1,195.77
01/10	106		49.75			1,146.02
01/12	108		28.04			1,117.98
01/15	110		12.81			1,105.17
01/16					576.13	1,681.30
01/17	111		41.12			1,640.18
01/17	109		16.00			1,624.18
01/17		AW LOC. 10	70.00			1,554.18
01/19		AP TO 555 LOC. 10	67.18			1,487.00
01/23	113		40.39			1,446.61
01/27		AP TO 333 LOC. 10	10.81			1,435.80
01/27	115		30.40			1,405.40
01/28		AP TO 288 LOC. 10	88.37			1,317.03
01/28		AP TO 484 LOC. 10	75.62			1,241.41
01/30		AUTOMATED TRANSFER TO SAV. LOC. 10	60.00			1,181.41
01/31				INT. EARNED	5.67	1,187.08

PLEASE EXAMINE AT ONCE – IF NO ERROR IS REPORTED WITHIN 10 DAYS THE ACCOUNT WILL BE CONSIDERED CORRECT. ANY ERROR OR EXCEPTION SHOULD BE REPORTED IMMEDIATELY.

KEY TO SYMBOLS

AD – AUTOMATED TELLER DEPOSIT
AP – AUTOMATED TELLER PAYMENT
AW – AUTOMATED TELLER WITHDRAWAL
SC – SERVICE CHARGE

Form 53

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DAY/NIGHT TELLER ELECTRONIC TRANSFERS

Telephone us at 614-336-8250 or Write us at:
LINTON WOODS FEDERAL SAVINGS & LOAN
P.O. Box 228, Linton Woods, Ohio 45429-5521

As soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement of receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this we will recredit your account for the money you think is in error. You will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us by telephone. Call during normal business hours to confirm receipt of your deposit.

INTEREST PAID

Your banking statement reports the interest paid on your account (if applicable) for the interest period covered by the statement. This figure has been reported to the Internal Revenue Service by the bank for Income Tax purposes, and should be entered on your tax return.

YOU CAN EASILY BALANCE YOUR CHECK REGISTER BY FOLLOWING THIS PROCEDURE

FILL IN BELOW AMOUNTS FROM YOUR CHECK REGISTER AND BANK STATEMENT

NEW BALANCE SHOWN ON BANK STATEMENT......... $ ____________

ADD DEPOSITS NOT ON STATEMENT..... $ ____________
____
____

SUB-TOTAL......... $ ____________

SUBTRACT OUTSTANDING CHECKS

CK. NO.	
______	$ ____________
______	____________
______	____________
______	____________
______	____________
______	____________

TOTAL......... $ ____________

BALANCE...... *$ ____________

BALANCE SHOWN IN YOUR CHECK REGISTER. $ ____________

ADD ANY DEPOSITS NOT ALREADY ENTERED IN CHECK REGISTER........... $ ____________
____
____
____

SUB-TOTAL .... $ ____________

ADD INTEREST EARNED... $ ____________

SUBTRACT SERVICE CHARGES AND OTHER BANK CHARGES
$ ____________
____
____

TOTAL............ $ ____________

BALANCE....... *$ ____________

*THESE TOTALS REPRESENT THE CORRECT AMOUNT OF MONEY IN THE BANK AND SHOULD AGREE. DIFFERENCES, IF ANY, SHOULD BE REPORTED IMMEDIATELY.

PHASE II

RECORD OF RECEI , AND PAYMENTS

	CK. NO.	DATE	EXPLANATION	TOTAL		DISTRIBUTION OF PAYMENTS										
				Receipts 1	Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operation 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1																1
2																2
3																3
4																4
5																5
6																6
7																7
8																8
9																9
10																10
11																11
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22																22
23																23
24																24
25																25
26																26
27																27

DIVERSIFIED OCCUPATIONS II

UNIT 21

Family Financial Management - C

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Family Financial Management

2. LESSON NAME Established Family

3. LESSON TIME 7 days

4. TEACHER SET-UP Copies: unit packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) TSWBAT prepare financial forms for an established family with children.

B) TSWBAT make budget decisions within the amount of family income.

C) TSWBAT make decisions on future family goals.

7. EVALUATION

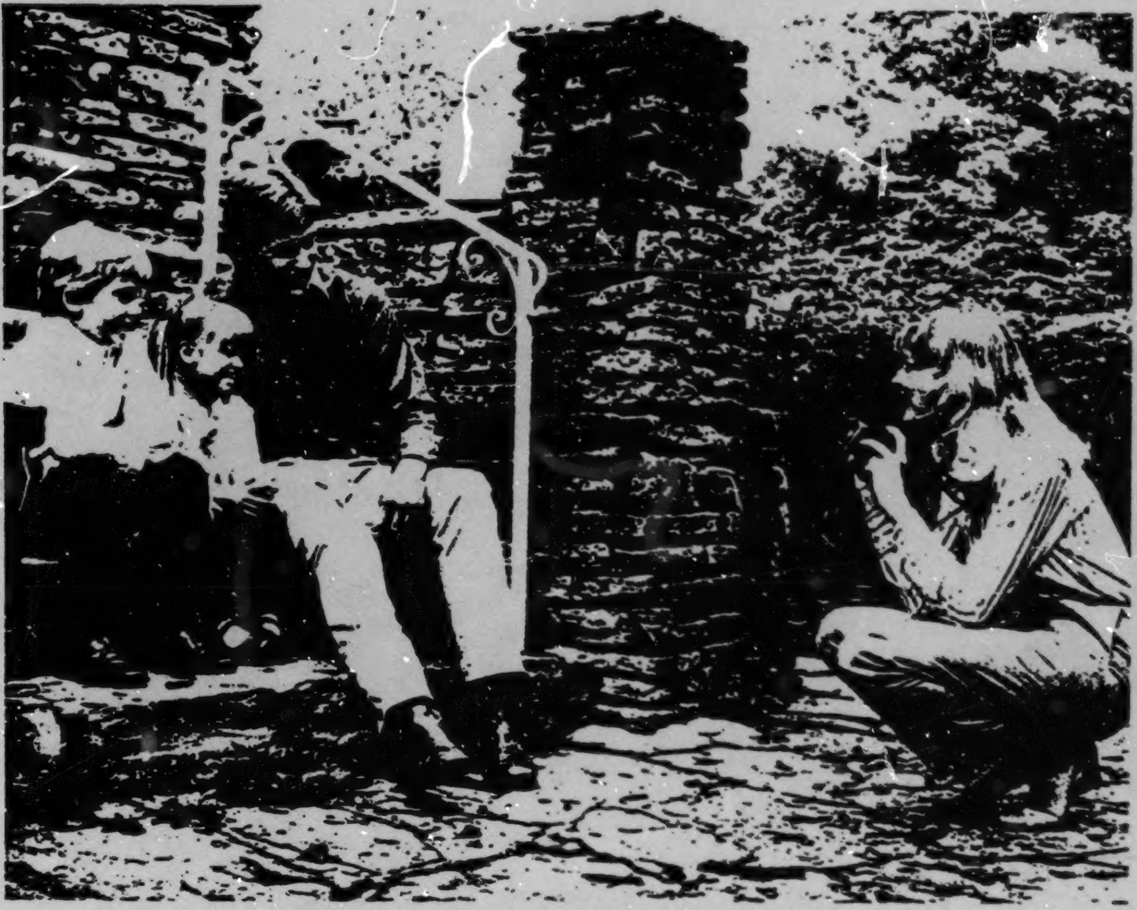
8. SPECIAL NOTES **This unit was taken from "Family Financial Management" by John C. Roman and Robert E. Flinch.

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Explaination	1) This unit is the third of a four part learning activity on family financial management. It deals with an established family with children. Read directions carefully!! Use the checkbook you have been using for the last two units. We will read over the directions together and then you will have the choice of working on your own or working together as a group.

DIVERSIFIED OCCUPATIONS II

PHASE III ESTABLISHED FAMILY



THE CARSON FAMILY

You should become acquainted with the Carson family before you begin to keep their financial records. You will be asked to make decisions regarding the financial management of their home.

Robert and Mary Carson have two children. Mark is eight and Peggy is four. The Carsons live at 29 Sunlight Drive, Valley Dale, Ohio. Valley Dale is a growing suburban community of 52,000 people. It is located about twenty-five miles from a large metropolitan area.

Robert Carson is the office manager of an electronics company in Valley Dale. As the office manager of Valley Dale Electronics, Robert earns $22,000 a year. Mary Carson is a former high school teacher of consumer economics. Mary is employed part-time in consumer research by Valley Dale Industries, Inc. She earns $8,000 a year.

Like millions of other American families, the Carsons want many things. They are willing to work hard for the things they want to buy. Unfortunately, the Carsons have been spending most of their combined take-home pay. Since they have no budget, the Carsons have only a vague idea of how much money they spend for food, household supplies, recreation, and other items of this type. The Carsons have decided to keep a complete and accurate record of their receipts and payments for the month of March. They will do this before trying to make definite financial plans for the future.

DIVERSIFIED OCCUPATIONS III

PERFORMANCE OBJECTIVES

Many of the things you have learned in Phases I and II will be reinforced in Phase III. In addition, you will learn how to:

1. Prepare a Statement of Net Worth for an established family with children.
2. Evaluate and find the cost of various types of credit used by a family.
3. Recognize interest and principal on a home mortgage payment.
4. Recognize the kinds of contributions and interest payments that can be deducted on federal income tax reports.
5. Check pre-authorized electronic payroll deposits made to a NOW account.
6. Check electronic fund transfer system (EFTS) descriptions on a monthly bank, savings and loan, or credit union statement.
7. Use electronic funds transfer system transaction codes for record keeping purposes.
8. Make family decisions for personal allowances.
9. Pay bills to financial institutions that are not in an EFTS network.
10. Take advantage of sales.
11. Keep a record of credit card numbers and notify credit card companies of lost cards.
12. Use a savings account for major purchases and emergency expenses.
13. Set aside money in a savings account in the names of the children under the Uniform Gifts to Minors Act.
14. Set aside money in a savings account.
15. Pay bills by Touch-Tone telephone.
16. Make budget decisions within the amount of family income.
17. Transfer money between savings and checking accounts by EFTS.
18. Secure information and facts before making a large purchase.
19. Shop for the best credit buy in making a large purchase.
20. Recognize "collectibles" as an investment.
21. Make decisions on future family goals.

PREPARING A STATEMENT OF NET WORTH

The Carsons will prepare a Statement of Net Worth using the data in the following sections. Knowing how much they own (assets) and how much they owe (liabilities) is essential for good financial management.

You will now start preparing a Statement of Net Worth for the Carson family. Remove Form 54 from page 63. Write your name in the upper right-hand corner. Complete the asset section using the following data. Then add all the amounts to find Total Assets.

Assets

As of March 1, the Carsons own the following assets:

- $850.25 is a NOW account at the Valley Dale National Bank. They earn interest on this combination checking and savings account. The Carsons earn interest each month on this account. They may also pay a $5.00 monthly service charge if the end of the month bank balance is below $1,000.00.
- $2,542.21 in a separate savings account at the Valley Dale National Bank.
- Robert Carson buys and sells rare coins as an investment. The collection is valued at $4,500.00.
- The Carsons own 100 shares of common stock of Valley Dale Electronics. The stock is valued at $5.20 per share. The total value is $520.00.
- The Carsons have life insurance policies with a cash surrender value of $7,200.00.
- Fifteen years ago the Carsons purchased the home in which they are now living for $18,500.00. Today the home has a fair market value of $62,500.00. (Use the fair market value on the Statement of Net Worth.)
- The value of household equipment and furniture has been appraised by the insurance company at a depreciated value of $10,000.00.
- The three-year-old family car has a trade-in value of $1,750.00.

Liabilities

You will now prepare the liabilities section of the Statement of Net Worth using the amounts on pages 51-52. Then add all the liability amounts to find Total Liabilities.

As of March 1, the Carsons owe the following liabilities:

- *Installment Purchase (with finance charge).* Two years ago, the Carsons purchased a new portable color television for $420.00 including state tax and delivery charges. When they purchased the set from the Acme Appliance Center, they agreed to make a down payment of $65.00. They signed an installment contract with the store to pay the $355.00 balance in monthly installments. They agreed to pay $14.75 for 31 months. The $14.75 monthly payment includes a finance charge at an annual percentage rate of 20%. Seven monthly payments of $14.75 are still to be paid the Acme Appliance Center. Enter the total amount still to be paid (7 × $14.75) beside "Television installments."
- *Installment Purchase (with large down payment).* Last year the Carsons bought a reconditioned sewing machine from the Swifton Sewing Center. The Carsons made a much larger down payment than the store required. However, six monthly payments of $12.00 are still to be made on the installment contract. Enter the total amount still to be paid beside "Sewing machine installments."

DISCUSSION QUESTION: In purchasing under an installment plan, why is it wise to make as large a down payment as possible?

- *Installment Purchase (without a finance charge).* The Carsons bought some sterling silver tableware for $451.08. They joined a "silver club" at Alcon Jewelers. They agreed to pay $12.53 a month for three years. The silver club charges no interest. The Carsons have made twelve payments totaling $150.36 and still must pay $300.72.

DISCUSSION QUESTION: Sometimes stores selling such items do not ask the customer to pay a finance charge. Why?

- *Revolving Charge Account.* The Carsons owe Rhollan's Department Store $197.98 on a revolving charge account. The bill is for clothing purchased over several months. The store requires that the Carsons pay 1/12 of the $197.98 balance. The Carsons will have to pay a finance charge on the unpaid balance. The Carsons may pay more than the minimum payment of $16.50. If they wish, they may pay the balance in full at any time. The total amount owed to Rhollan's is listed as a liability.

DISCUSSION QUESTION: Why would it be good for the Carsons to pay more than the minimum payment of $16.50?

DISCUSSION QUESTION: What is the danger of having more than one department store revolving charge account?

- *Regular 30-Day Charge Account.* A monthly statement of $31.12 has been received from the Rivera Department Stores for clothing purchased in February. This account is a regular 30-day charge account and the $31.12 must be paid in full in March.

DISCUSSION QUESTION: Why may the Carsons be wise to use regular charge accounts rather than revolving charge accounts?

- *Oil Company Credit Card.* The Carsons have charged $100.00 on their Koron Oil Company credit card.
- *General Credit Card.* The Carsons have charged $150.00 on their National Credit Card.
- *Credit Union Loan.* Last August the Carsons borrowed $100.00 from the Valley Dale Electronics Credit Union. The money was used in partial payment for a new lawn mower. The Carsons agreed to repay the loan in twelve equal monthly payments of $8.78. The $8.78 includes the interest charge. The interest paid is 4/5 of 1% per month on the unpaid balance, or an annual percentage rate of 9.6%. The Carsons liability is 5 × $8.78.

DISCUSSION QUESTIONS: How many dollars are the Carsons paying to borrow $100.00 for 12 months? If they had made payments of $5.99 for 18 months, what would have been the dollar cost of the loan? If, on the other hand, they had borrowed $100.00 for six months with monthly payments of $17.14, what would have been the dollar cost? Why don't more families borrow money for six months, rather than 12, 18, or 36 months?

- *Auto Finance Company Loan.* A monthly payment of $90.16 is due on the three-year-old family car. The loan will then be paid in full.

DISCUSSION QUESTION: A car does not become the legal property of the owner until the last payment has been made. Why?

- *Personal Loan.* Last year the Carsons secured a personal loan to purchase 100 shares of Valley Dale Electronics common stock. They are repaying $20.00 each month on a loan from the American National Bank. The stock is registered in the name of Robert J. and Mary E. Carson, joint tenants. They still owe the bank $160.00.

DISCUSSION QUESTION: Why would the Carsons be interested in purchasing stock in Valley Dale Electronics?

DISCUSSION QUESTION: From what other sources might the Carsons have borrowed the money to buy the stock? For some answers, look under "Loans," "Banks," or "Savings and Loan Associations" in the yellow pages of the nearest large city telephone directory.

- *Real Estate Taxes.* A real estate tax payment of $306.30 is due on the Carson home in April and

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is considered a liability. Real estate taxes are paid twice a year.

DISCUSSION QUESTION: What is the current real estate tax rate in your community?

DISCUSSION QUESTION: In general, for what purposes are real estate taxes used?

- *Home Mortgage.* When the Carsons purchased their home, they made a down payment of $3,700.00. The balance of the money was borrowed from the Home Savings and Loan. The savings and loan holds a mortgage on the Carson home as security for repayment of the loan. Monthly payments are made on the principal of $14,800.00. In addition, the Carsons must also pay interest on the unpaid balance of the loan. The payments were planned in such a way that the entire mortgage will be paid in 25 years.

  As each monthly payment is made to the savings and loan, the principal is reduced. The amount of interest is also reduced. The February payment, which reduced the loan to $5,721.60, covered the following:

Mortgage reduction	$62.89
Interest	32.47
Total monthly payment	$95.36

The liability for the mortgage is $5,721.60, the amount still owed on the loan.

DISCUSSION QUESTIONS: The Carsons purchased their home many years ago. They were able to secure a mortgage loan of 6% on a down payment of only $3,700.00. Why has the rate of interest on home mortgages increased? Why has the amount of down payments now required to buy a home increased?

DISCUSSION QUESTION: The Carsons are buying such items as a car, television, sewing machine, and silverware on the installment plan. The Carsons are also repaying loans for a new lawn mower and stock. How much are the Carsons paying each month on these installment purchases and loans?

DISCUSSION QUESTION: Approximately what percentage of the Carsons' net monthly salaries, $1,928.66, must be spent for payments on installment purchases, loans, credit cards, and mortgage in March?

Carson Family Net Worth

To determine the net worth of the Carson family, complete the Statement of Net Worth. Subtract Total liabilities from Total assets to find Net worth. Add the amounts for Total liabilities and Net worth to find the amount for Total liabilities and net worth.

On the back of Form 54 is a Classification of Payments chart. The chart will be helpful in classifying payments. Keep Form 54 in view while you work. At the end of each work session, file Form 54 immediately behind the Receipts and Other Papers divider.

CARSON FAMILY SEMIMONTHLY TAKE-HOME PAY

Robert Carson's net salary, or take-home pay, is as follows:

Gross pay		$916.67
Deductions:		
FICA (Social Security Tax)	$ 61.42	
Federal Withholding Tax ..	104.10	
State Withholding Tax	16.88	
City Income Tax	7.93	
Pension Plan	26.76	
Total deductions		217.09
Net pay (take-home pay)		$699.58

Mary Carson's net salary, or take-home pay, is as follows:

Gross pay		$333.33
Deductions:		
FICA (Social Security Tax)	$22.33	
Federal Withholding Tax ..	30.70	
State Withholding Tax	2.58	
City Income Tax	2.88	
Medical Insurance	10.09	
Total deductions		68.58
Net pay (take-home pay)		$264.75

The Carsons claim four withholding allowances on their joint federal income tax report.

MARCH TRANSACTIONS

The Carsons will record all receipts and payments in a record of receipts and payments book. Each payment is classified according to the chart given on the next page and on the back of Form 54.

NOTE: You are to assume that all checks are written for you. Therefore, no blank checks are provided for this Phase. You will, however, record the issuance of each check in the check register and record book.

DIVERSIFIED OCCUPATIONS II

Classification of Payments—The Established Family

Column

3 *Allowances*
- Children's allowances
- Husband's allowance
- Wife's allowance

4 *Car*
- Automobile club membership
- Car payments
- Gas and oil
- Insurance
- License, state inspection
- Parking
- Parts replacement
- Repairs

5 *Clothing*
- Dry cleaning
- New clothing
- Shoe repairs
- Yard goods

6 *Contributions*
- Charitable organizations
- Church

7 *Food*
- Beverages
- Groceries

8 *Health and Personal*
- Dentist, doctor, and hospital expenses
- Gifts
- Hairstyling and personal grooming
- Pharmacy supplies—health and personal care
- Preparing family wills
- Prescription medicine
- Repair of jewelry and personal items

Column

9 *Household Operation*
- Bank service charges
- Cooking utensils
- Curtains and drapes
- Furniture and appliances—additions, replacements, and repairs
- Garbage collection
- Gas, electricity, telephone, water
- Homeowners insurance
- Household supplies and hardware
- Lawn mower
- Stationery and postage

10 *Housing*
- Mortgage payment
- New furnace
- Real estate taxes

11 *Recreation and Advancement*
- Baton lessons
- Cable TV service
- Camera film
- Entertainment
- Hobbies and games
- Little League Soccer expenses
- Newspaper, magazines, and books
- Preschool fees
- Restaurants
- Theater tickets
- Tuition fees
- Vacation fund

12 *Savings and Set-Asides*
- Bank and savings and loan accounts
- Coin collection
- Life insurance premiums
- Personal loan payments
- Safe deposit box rental
- Set-asides for savings
- Stocks and bonds

March 1

1. The Carsons have $850.25 in their NOW account at the Valley Dale National Bank.

a. Record the $850.25 in the Balance Forward space on a new page of the check register.
b. Record the $850.25 on a new page in the record book. Enter the date. Write *Balance, $850.25* in the Explanation column.

Remember to place a check mark at the left of the transaction number in the instruction book. This shows that the item has been recorded.

2. Issue Check No. 301 for the $15.00 church pledge to Valley Dale Fellowship.

a. Record the data in the check register.
b. Record the data in the record book. Refer to the Classification of Payments to determine the proper classification for entries.

You will be expected to follow this procedure for issuing all checks without further instructions.

Dues and other payments to nonprofit religious, charitable, civic, and educational organizations are a deductible expense for personal income tax purposes. The Carsons also record their contributions to these organizations in the Contributions column. The record book will be helpful to the Carsons when they prepare their joint personal income tax reports. They can then decide upon the standard federal deduction or an

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itemized list of deductions. If they itemize deductions, interest payments on the home mortgage and a portion of medical expenses can be itemized.

March 2

3. Robert and Mary Carson's semimonthly take-home pay is deposited directly to their bank account, #64021192, by their employers. This is done by electronic fund transfer systems between their employers and Valley Dale National Bank. The Carsons both receive notifications of their deposits. These notifications are Forms 55 and 56. In addition to net pay, these notifications show deductions from gross pay. Make the following entry:

a. Enter the combined amount of their take-home pay, *964.33*, in the check register. Enter *PD* (payroll deposit) in the Ck. No. column. Write *Deposit* on the TO line and *salaries* on the FOR line.
b. Enter their combined take-home pay in the record book. Enter *PD* in the Ck. No. column. Write *salaries* in the Explanation column of the record book.
c. File the notifications of deposit in the Receipts and Other Papers file.

You will be expected to follow the procedure above for recording all preauthorized payroll deposits without further instructions.

March 3

4. Pay the Suburban Telephone Company bill, $18.25, by automated teller. The ATM receipt is Form 57. Enter *AP* (automated payment) in the Ck. No. columns of the check register and record book. File the ATM receipt in the Receipts and Other Papers file.

The automated payment to Suburban Telephone Company, Code No. 333, will be shown on the March bank statement. Other automated payment transactions will also be described on the March statement.

March 4

5. Issue Check No. 302 for $80.25 to the Valleyview Supermarket for groceries, shampoo, and cosmetics. Enter the $80.25 in the Payments column of the record book. Enter $74.05 for groceries in the Food column, and $6.20 in the Health and Personal column.

March 6

6. Received the National Credit Card statement, Form 58. Detach the customer receipts, Forms 59-68. Follow the directions on page 32 for verifying the statement of Carol and John Williams. Use the amounts in this section, however, in recording the transactions. Pay the total balance, $145.40, by automated teller. The National Credit Card Code No. is 288. The ATM receipt is Form 69.

7. Robert Carson received a check, Form 70, from Roy Green, CPA, for helping Roy prepare income tax returns.

a. Endorse the check, signing Robert Carson's name.
b. Prepare a deposit ticket, Form 71.
c. Record the amount of this deposit in the check register. Enter *D* in the Ck. No. column. Write *income from tax work* on the FOR line.
d. In the record book, enter *D* in the Ck. No. column. Write *income from tax work* in the Explanation column. Enter this income in the Receipts column.
e. Place the check and the deposit ticket in the Outgoing Papers file.

March 7

8. Withdrew $130.00 in cash from the checking account by ATM. The ATM receipt is Form 72. The cash for personal allowances was divided among the family as follows: Robert, $60.00; Mary, $60.00; Peggy, $5.00; and Mark, $5.00. However, only one amount, $130.00, is entered in the Payments column and the Allowances column. Enter *AW* (automated withdrawal) in the Ck. No. columns. On the check register TO line, write *Cash*.

The Carsons want their children to learn how to make their own decisions in the use of money. Peggy is saving some of her allowance to buy a new baton. Mark buys copies of *Star Battles* magazine. He is also saving to buy a soccer ball. Family members are not required to report how they spend their personal allowances.

March 8

9. Issue Check No. 303 to Greenfield Insurance Company for the semiannual insurance premium. The premium notice is Form 73. Look in the Premium Due box for the amount that is due. The payment is due on their homeowners insurance policy.

March 9

10. Issue Check No. 304 to Suburban Plumbing Company for two new bathroom faucets which were installed. The bill is Form 74.

March 10

11. Issue Check No. 305 to Home Savings & Loan Association for the monthly mortgage payment on the house. The mortgage statement is Form 75. The Carsons cannot pay the mortgage payment by ATM. Home Savings & Loan Association is not yet a part of the ATM computer network.

March 11

12. Issue Check No. 306 for $75.14 to the Valleyview Supermarket for groceries, $73.04, and stationery, $2.10. The Carsons have learned to compare prices in shopping. For example, they buy milk by the gallon rather than the quart and save 40%. However, not everything is cheaper if purchased in larger quantities. Therefore, comparisons must be

made carefully between larger and smaller quantities and between brands.

March 12

13. Issue Check No. 307 to First City Bank, Inc., in payment of the final monthly installment on the family car. The payment form is Form 76. The amount due is punched in the blocks marked "Dollars" and "Cents" on Form 76. Complete the payment form and file it in the Outgoing Papers file. Write the date and check number on the stub. File the stub in the Receipts and Other Papers file.

March 13

14. Issue Check No. 308 to Acme Appliance Center to pay the monthly installment on the television set. The installment payment notice is Form 77.

March 14

15. Issue Check No. 309 to the Marcus Dry Cleaners. The dry cleaners' bill is Form 78.

16. Issue Check No. 310 for $28.93 to the Sur-Save Department Stores for shirts.

March 15

17. Issue Check No. 311 for $8.00 to Tom McGinnis for daily newspapers.

18. Issue Check No. 312 for $15.00 for the church pledge to Valley Dale Fellowship.

March 16

19. Issue Check No. 313 for $88.14 to Valleyview Supermarket. The check included $69.99 for groceries, $12.50 for pharmacy supplies, and $5.65 for household supplies. Distribute these items to the proper columns of the record book.

March 17

20. Issue Check No. 314 for $21.45 to A. M. Switzer for watch repair.

21. The Carsons received notification of the payroll deposits to the checking account, Forms 79 and 80. Enter their combined take-home pay, $964.33, in the check register and record book.

March 18

22. Pay a $129.11 Tri-State Gas and Electric bill by ATM. The ATM receipt is Form 81. Enter *AP* in the Ck. No. columns. The Tri-State Code No. is 444.

23. Issue Check No. 315 for $25.00 to the Valley Dale Automobile Club for membership renewal fee.

March 19

24. Issue Check No. 316 to the Cruz Paint Store for $38.45 for paint and supplies to paint two bedrooms. This name brand paint of good quality was on sale. The Carsons save money by doing their own painting and minor household repairs.

25. Issue Check No. 317 for $20.00 to Valley Dale Public Schools. This check is to cover fees for a Continuing Education class in photography in which Mary is enrolled.

March 20

26. Withdrew $120.00 from the checking account by ATM for allowances. The ATM receipt is Form 82. Follow the same procedure as Transaction No. 8.

Prove Cash

Prove cash from March 1 to March 20. Use small pencil figures to total the Receipts and Payments columns. Fill in the table below to prove cash.

Balance, Mar. 1 .... $
Plus total receipts, Mar. 1-20 .... +________
$
Less total payments, Mar. 1-20 .... −________
Record book balance, Mar. 20 .... $________
Check register balance, Mar. 20 .... $________

The check register balance and the record book balance must be the same. Enter the balance, *1,75[illegible]7*, in small pencil figures in the upper right-hand corner on the last line of the Explanation column.

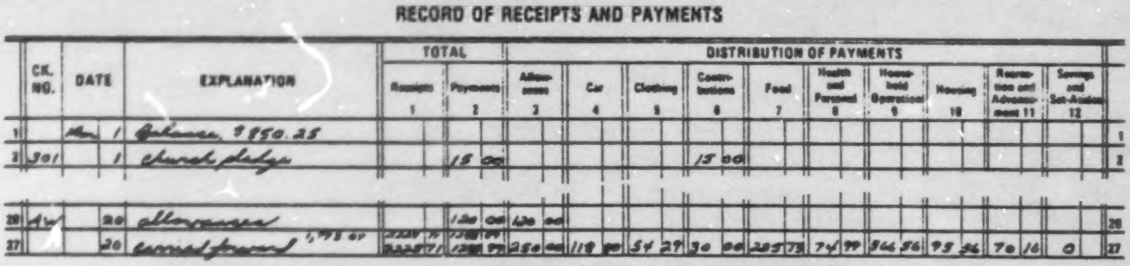
Forwarding Column Totals

When a page in the record book is filled except for the last line, it is necessary to go on to the next page. Proceed as follows:

a. Draw a single line across all amount columns to indicate addition.
b. Add each of the columns and write the total on the last line of the page. If there are no amounts in a column, write *0*.
c. Obtain the total of all of the Distribution of Payments columns. The total should equal the total of the Payments column. If the figures are not the same, find and correct your error(s) before continuing.
d. Write the date in the Date column and *carried forward* in the Explanation column. Compare your work with line 27 in Illustration 14, page 56.
e. On the next page of the record book:
    (1) Write the date in the Date column.
    (2) Write *brought forward* in the Explanation column.
    (3) Enter the totals from the preceding page in the proper amount columns. Compare your work with Illustration 15, page 56.

March 21

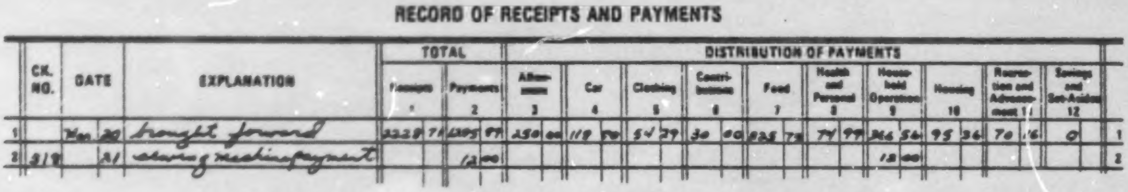
27. Issue Check No. 318 to Swifton Sewing Center for the monthly installment on the sewing machine. The statement from Swifton Sewing Center is Form 83.



RECORD OF RECEIPTS AND PAYMENTS

	CK. NO.	DATE		EXPLANATION	TOTAL Receipts 1	TOTAL Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operation 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1		Mar	1	Balance $850.25													1
2	301		1	church pledge		15 00				15 00							2
26	AW		20	allowances		120 00	120 00										26
27			20	carried forward 1,773.07	2228 71	1298 97	250 00	119 90	54 29	30 00	285 73	74 99	366 56	95 36	70 16	0	27

Illustration 14: Record Book Showing Totals Carried Forward



RECORD OF RECEIPTS AND PAYMENTS

	CK. NO.	DATE		EXPLANATION	TOTAL Receipts 1	TOTAL Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operation 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1		Mar	20	brought forward	2228 71	1295 97	250 00	119 90	54 29	30 00	235 73	74 99	366 56	95 36	70 16	0	1
2	318		21	sewing machine payment		12 00							12 00				2

Illustration 15: Record Book Showing Totals Brought Forward

28. Issue Check No. 319 for $60.00 to Rhollan's Department Store for clothing purchased on a revolving charge account. The Rhollan's statement is Form 84. By paying more than the required $16.50, the Carsons will be able to reduce finance charges on the account. Note that the Balance Due on the statement is not paid in full.

29. Issue Check No. 320 to the American National Bank for the monthly installment on the personal loan, $20.00.

- Mary Carson lost the Koron Oil Company credit card issued to her. She immediately called the Security Division of the oil company in Chicago. Koron also requested that the loss be reported in a letter. Write a follow-up letter to Koron Oil Company, 146 LaSalle Ave., Chicago, IL 60612-8431. Report the loss of credit card #036-302-606-3. Ask that the card be cancelled and that a new card be issued. Write the letter on a plain sheet of paper using a typewriter or ink. File the letter in the Outgoing Papers file.

The Carsons keep a record, both at home and at their offices, of each of the credit cards they hold. The record includes the address of the bank or credit card company. It also includes the telephone number of the bank and the account number of each credit card. They also keep a record of their driver's license serial numbers. The Carsons have memorized their personal identification numbers for automated teller and check approval transactions. For security reasons they keep no written record of these secret numbers.

March 22

30. Issue Check No. 321 for $8.78 to the Valley Dale Electronics Credit Union. This check is for the monthly repayment of the loan used to buy a new lawn mower.

31. Issue Check No. 322 for $69.14 to the Valley Dale Supermarket. The Carsons spent $56.43 for food and beverages and $12.71 for pharmacy supplies.

32. Issue Check No. 323 for $25.00 to Daniel Hollander, D.D.S., for dental services.

March 24

33. Issue Check No. 324 to the School Bell Day Care Center for $157.50 for Peggy's March preschool fee.

March 25

34. Issue Check No. 325 for $14.28 to Century Life Insurance, Inc., for the quarterly premium due on a life insurance policy.

35. Received a new credit card from Koron Oil Company. The gasoline statement for the period ended March 15, including car lubrication and oil change, was received, Form 85. The Carsons compared each of their customer receipts for gasoline purchases with the duplicate copies they received with the company statement. They totaled their receipts and found the total amount on the statement to be correct.

Pay the Koron Oil Company statement by ATM. The ATM receipt is Form 86. Koron Oil Company Code No. is 900. Enter *AP* in the Ck. No. columns of the check register and record book. Also enter *AP* on the statement stub on the line for the Ck. No. File the entire statement and the ATM receipt.

March 26

36. Issue Check No. 326 for $12.53 to the Alcon Jewelers for the installment payment on the silverware. Enter the $12.53 in the Household Operation column of the record book.

- The Carsons are planning a large garden in the spring to reduce their food costs. On a separate sheet of paper, write a request for a spring seed catalog to the Colonial Seed Company, Box 6929, Philadelphia, PA 19132-6974. File the letter in the Outgoing Papers file.

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March 27

37. Issue Check No. 327 for $22.00 to Ava Paxton, D.D.S. The check is in payment for Peggy's dental services.

38. The Carsons made a contribution to the American Heart Fund for $15.00. Issue Check No. 328 to the American Heart Association.

March 28

39. Issue Check No. 329 for $5.00 to Collect-All, Inc., for garbage and waste collection.

40. Issue Check No. 330 for $260.20 to Ramos Car Care Center for a new car battery and electrical system repair. The receipt is Form 87. This was an unexpected expense. If there are not enough funds in the checking account, the savings account can be used for emergency expenses.

41. Issue Check No. 331 for $7.00 to Ridge Hair Styling.

42. Issue Check No. 332 for $84.10 to the Valleyview Supermarket for groceries.

March 29

43. Issue Check No. 333 to the Rivera Department Stores for the full amount due for children's clothing. Rivera Department Stores' statement is Form 88. Unlike a revolving charge account, the full amount is due on this regular 30-day charge account.

44. Issue Check No. 334 for $12.50 to the R.V. Cable TV Service.

45. Issue Check No. 335 for $5.00 to Little League Soccer for a photograph of Mark's team.

March 30

46. Issue Check No. 336 for $7.10 to the Gomez Book Shop for books.

47. Issue Check No. 337 for $8.53 to the Sheng Toy Shop for a birthday gift for Peggy.

48. Issue Check No. 338 for $50.00 to the Sentinel Savings & Loan for deposit in Peggy's savings account. The deposit ticket is Form 89. Write *transfer to Peggy's sav. acct.* on the FOR line of the check register and in the Explanation column of the record book. Enter the $50.00 in the Savings and Set-Asides distribution column. File the deposit ticket in the Outgoing Papers file.

Each month, the Carsons try to set aside some money in savings accounts for the future needs of their children. Peggy and Mark each have separate savings accounts. The interest they earn is credited to their accounts. (Depositing money in the name of children is permitted under the Uniform Gifts to Minors Act.)

49. Issue Check No. 339 for $50.00 to the Sentinel Savings & Loan for deposit to Mark's savings account. The deposit ticket is Form 90. Proceed as you did in the previous transaction, writing *transfer to Mark's sav. acct.*

March 31

50. Transfer $85.00 from their NOW account to their Valley Dale National Bank savings account by ATM. The ATM receipt is Form 91. Enter *TS* (transfer to savings) in the Ck. No. columns. Write *transfer for set-asides* on the FOR line of the check register and in the Explanation column of the record book.

Each month the Carsons try to set aside some money to pay for large bills when they come due. A semiannual real estate tax bill of about $300 will be due in April. A semiannual car insurance bill of $140.00 will be due in June. Another homeowners insurance bill for $75.00 will be due in September. The Carsons plan to set aside $85.00 each month to pay these bills when they come due. This will avoid a strain on the budget in June, July, and September. In the meantime, the money will earn interest in their savings account.

Prove Cash

Total the Payments and Receipts columns. Write the totals in small pencil figures. Prove cash for March on a separate piece of paper. If you have forgotten the procedure, refer to page 55.

Reconcile the Bank Statement

51. Received the monthly statement from the Valley Dale National Bank, Form 92. The reconciliation form, Form 93, is on the reverse side of the statement. Follow the directions on the reconciliation form. After reconciling the bank statement, the interest earned, $6.12, must be recorded in the check register and record book. The March 31 bank balance of $1,161.77 is above $1,000.00. Therefore there is no bank service charge for March.

Ruling the Record of Receipts and Payments

The record book is now ready for you to add and rule.

a. To indicate addition, draw a single line across all money columns.
b. Add the columns. Obtain a total of all Distribution of Payments columns. This total should equal the total of the Payments column.
c. The cash balance should be $679.31. Enter this cash balance in the upper right-hand corner of the next blank line of the Explanation column.
d. Rule double lines across all money columns under the totals to indicate the completion of the record.

Preparing the Budget for April

The Carsons began the month of March with an $850.25 balance in their checking account. However, by the end of the month, their cash balance has been reduced to $679.31. The Carsons therefore spent more than their income for this month. However, they set

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aside $85.00 in their savings account for real estate taxes, car insurance, and homeowners insurance. They also set aside a total of $100.00 for Peggy's and Mark's future needs.

The Carson family does not want to spend more than its income in April. The March record book provides the needed facts to prepare a budget for April.

Use the budget, Form 94, on page 89. Round all amounts to the nearest dollar. (For example, $850.25 becomes $850.) Complete the actual for Last Month column as follows:

- a. *Line 1:* List the March 1 beginning cash balance, $850.
- b. *Line 2:* List the total income for March as shown in your records.
- c. *Line 3:* Add the beginning cash balance and the total income to find the total cash available.
- d. *Line 4:* List the total payments for the month of March as shown in your records.
- e. *Line 5:* Subtract Line 4 from Line 3 to determine the cash balance at the end of month. Because of rounding, this balance may be one dollar more or less than the records.
- f. *Lines 6 through 15 (Distribution of payments section):* As shown by your records, list the total amount the Carsons spent for each budget classification during March. Again, round to the nearest dollar. These amounts will serve as a guide in planning the April budget in the second column.
- g. *Line 16:* List the total amount of payments. This figure should be within two dollars of the amount on line 4. This two-dollar difference is due to rounding the figures.

Complete the Budget for this Month column as follows:

- a. *Line 1:* Enter the April 1 beginning cash balance of $679.
- b. *Line 2:* The Carsons net salaries (take-home pay) will be the same as in March. In addition, Robert Carson believes $300 can again be earned in April by helping Roy Green prepare federal income tax reports. Enter the total estimated income for April.
- c. *Line 3:* Find the "Total cash available" for April.
- d. *Lines 4 and 5:* As mentioned, the Carsons do not want to end the month of April with less money in the bank than their beginning cash balance of $679. To do this they must limit their spending to the difference between the "Total cash available" in April and the cash balance at the beginning of the month, $679. List 679 on Line 5. Subtract this $679 from Line 3 to find the self-imposed limit for spending the Carsons are placing upon themselves for the month. This is the key figure in the April budget. Enter this amount on Line 4. Check your subtraction by adding Lines 4 and 5 to see if they equal Line 3.

Budget Decision Making

Staying within a budget requires some hard decisions by everyone including single people, young married couples, and established families such as the Carsons. Can the Carsons stay within their self-imposed limitation of spending for April?

Complete the April budget. In order that you can make changes in the April budget, use a pencil in completing the distribution of payments section, Lines 6 through 16. Proceed as follows:

- a. Examine the amount for each item in the distribution of payments section for March. (The last car payment of $90.16 was made in March.)
- b. In the distribution of payments section for April, write down a figure for each item which you feel is reasonable. If you are not sure, guess. The main rule is that your estimated expenses for the month not exceed the total $2,229 limitation. Make whatever adjustments are needed in amounts budgeted for expenses to stay within the limit.
- c. Add Lines 6 through 15 and enter the total on Line 16. The figure should be the same as the amount on Line 4.
- d. File the completed budget in the Receipts and Other Papers file unless your instructor asks to review it with you.

APRIL TRANSACTIONS

April 1

1. Record the March 31 cash balance on the first line of the next page of the record book. Enter the date, April 1. In the Explanation column enter *Balance, $679.31*. Continue the check register on the next available line.

Remember to place a check mark at the left of each transaction number in the instruction book to indicate that the item has been recorded.

2. The Carsons received notifications of deposit from the bank, $699.58 and $264.75. These notifications are the net amount of their salaries for the last half of March. The notifications of deposit show the amount of their monthly gross salaries, tax deductions, other deductions, and net salaries. Enter the total payroll deposit (PD), *964.33*, in the check register and record book.

3. Withdraw $120.00 from the checking account by ATM for allowances. The ATM receipt is Form 95.

4. Issue Check No. 340 for $21.79 to the Central Pharmacy for prescription medicine.

April 2

5. Pay the Suburban Telephone Company bill, $18.25, at home by Touch-Tone telephone. The Carsons made an application in March to pay some bills from home by Touch-Tone telephone. A $1.90 monthly service charge for a Touch-Tone telephone is included in the $18.25 telephone bill.

Enter *AP-T* (automated payment—telephone) in the Ck. No. columns. Enter the $18.25 payment in the check register and record book in the usual way. The Suburban Telephone Co. Code No. is 333. The $18.25 payment to the telephone company will be shown on

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the April bank statement. The description on the monthly bank statement is a receipt for the payment.

Paying Bills by Touch-Tone Telephone

Paying bills by Touch-Tone telephone is one type of electronic transfer. Money is immediately transferred from the Carsons' checking account to the utility company's bank account. It can be done from any Touch-Tone telephone. Like the automated teller machine, no checks are written. Money is saved on postage. Instructions are given the customer by a recorded voice. The following shows how the telephone bill is paid by Touch-Tone telephone.

Mary Carson calls a special telephone number 679-6666, to pay the telephone bill. The recorded voice gives the following instructions:

a. HELLO. . .THANK YOU FOR CALLING DAY/NIGHT TELLER. PLEASE ENTER YOUR CARD NUMBER. Mary presses *2 6 0 5 0 8 #* (the number that appears on the plastic ATM card). Mary presses "#" to signal the completion of each step.
b. PLEASE ENTER YOUR PERSONAL IDENTIFICATION NUMBER. Mary presses the four-digit secret code assigned to her.
c. PLEASE ENTER YOUR TRANSACTION. Mary presses *T #* for transfer or payment of a bill.
d. ACCOUNT TRANSFER...PLEASE ENTER 'FROM ACCOUNT' CODE. Mary presses *C K #* for checking account. (SV is the transaction code for savings account.)
. PLEASE ENTER 'TO ACCOUNT' CODE. Mary presses *3 3 3 #*, the code number for Suburban Telephone Company. (A list of code numbers is provided by the bank.)
f. PLEASE ENTER PAYMENT AMOUNT USING DOLLARS AND CENTS. Mary presses *1 8 * 2 5 #*, for the $18.25 payment. (The "*" on the Touch-Tone telephone is the decimal point.)
g. PAYMENT REQUEST FOR AMOUNT OF EIGHTEEN DOLLARS AND TWENTY-FIVE CENTS FROM CHECKING ACCOUNT TO MERCHANT 333 IS APPROVED. ENTER 1 TO COMPLETE TRANSACTION OR 0 TO CANCEL. Mary presses 1 #.
h. TRANSACTION COMPLETED.

April 3

6. Issue Check No. 341 for $81.75 to the Regal Stores. The family learned that groceries and other items are somewhat less in price than at the Valleyview Supermarket. Distribute the $81.75 purchase to the following columns: Food, $71.60; and Recreation and Advancement, $10.15 for an electronic game.

April 4

7. Issue Check No. 342 for $15.00 to Valley Dale Fellowship.

April 5

8. Issue Check No. 343 for $10.00 to the Valley Dale Civic Association for family tickets to a concert.

April 6

9. Received a statement from National Credit Card Company. The Carsons used customer receipts and credits from their files as shown below.

Summary of Customer Receipts and Credits on File

March 4 Fashion Fabrics, dress material, $12.46.
4 Northern Shoe Repair, repair of Peggy's and Mark's shoes, $12.50.
5 Mason Hardware, light bulbs, $4.54.
7 Columbia Discount Stores, kitchen sink disposal, $121.40.
11 Eastern Hills Hardware, faucet washers and parts, $4.52.
15 Central Pharmacy, prescription medicine for Peggy, $9.12.
15 Columbia Discount Stores, credit slip, $121.40. Robert Carson was able to repair the switch on the old disposal. The purchase of March 7 was returned unused to the Columbia Discount Stores. The $121.40 purchase of the disposal does not increase the balance owed. It is offset by a $121.40 credit for the return of the disposal.
17 Midwest Discount Stores, car windshield washer fluid and oil, $6.02.
18 Plaza Book Shop, book for leisure reading, $6.51.
20 Valley Ice Palace, four special-rate family admissions, $10.00.
21 Community Youth Theater, tickets, $12.00.
26 Green Valley Market, fresh fruits and vegetables, $6.25.
26 Flores Restaurant, dinner for four including 15% tip, $28.75.
27 Morales Book Exchange, paperback instruction book on home repairs, $4.45.
28 Valley Building Supply, replacement tiles and cement, $12.95.

The credit card statement contains the data shown in Illustration 16, page 60.

Proceed as follows:

a. Check the amount of the payment by looking back in the check register. Find the payment to National Credit Card Company in March, and check the amount, $145.40.
b. Compare the amounts on the summary of individual customer receipts with the corresponding charges on the monthly statement. Place a check mark by each amount verified.
c. On a separate sheet of paper, classify the charges on the statement. List them by distribution of payments—car, clothing, food, etc.
d. [illegible] the separate sheet the delayed charges which will not be paid until they appear on the May statement.
e. Pay the balance, $83.92, by Touch-Tone telephone. The National Credit Card Company Code No. is 288. Enter *AP-T* in the Ck. No. columns. Refer to your Classification of Payments for payment distributions in the record book.
f. File the two lists you prepared in the Receipts and Other Papers file.

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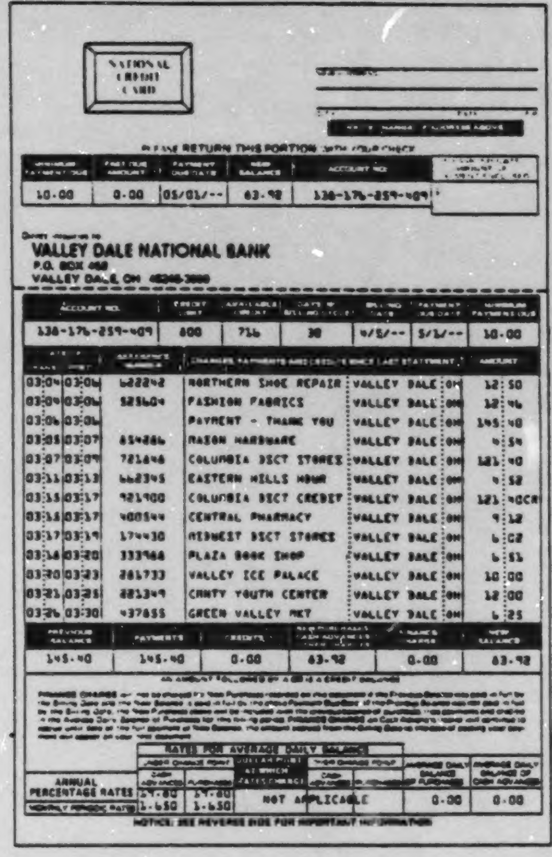

NATIONAL CREDIT CARD

PLEASE RETURN THIS PORTION WITH YOUR CHECK

				ACCOUNT NO.
10.00	0.00	05/01/--	83.92	138-176-259-409

VALLEY DALE NATIONAL BANK
P.O. BOX 468
VALLEY DALE, OH

ACCOUNT NO.						
138-176-259-409	800	716	30	4/5/--	5/1/--	10.00

				AMOUNT
03 04	03 06	622242	NORTHERN SHOE REPAIR VALLEY DALE OH	12 50
03 04	03 06	525604	FASHION FABRICS VALLEY DALE OH	12 46
03 06	03 06		PAYMENT - THANK YOU VALLEY DALE OH	145 40
03 05	03 07	654266	MASON HARDWARE VALLEY DALE OH	4 54
03 07	03 09	721646	COLUMBIA DSCT STORES VALLEY DALE OH	121 40
03 11	03 13	662345	EASTERN HILLS HDWR VALLEY DALE OH	4 52
03 15	03 17	921900	COLUMBIA DSCT CREDIT VALLEY DALE OH	121 40CR
03 15	03 17	400544	CENTRAL PHARMACY VALLEY DALE OH	9 12
03 17	03 19	174430	MIDWEST DSCT STORES VALLEY DALE OH	6 02
03 18	03 20	333964	PLAZA BOOK SHOP VALLEY DALE OH	6 51
03 20	03 23	265733	VALLEY ICE PALACE VALLEY DALE OH	10 00
03 21	03 25	221349	CMNTY YOUTH CENTER VALLEY DALE OH	12 00
03 26	03 30	437655	GREEN VALLEY MKT VALLEY DALE OH	6 25

PREVIOUS BALANCE	PAYMENTS	CREDITS			NEW BALANCE
145.40	145.40	0.00	83.92	0.00	83.92

ANNUAL PERCENTAGE RATES	19.80	19.80	NOT APPLICABLE			0.00	0.00
	1.650	1.650					

Illustration 16: Credit Card Statement

April 7

10. Issue Check No. 344 for $95.36 to Home Savings & Loan Association for the monthly mortgage payment on the house.

At the end of the year, the bank will send a form showing the amount paid on the principal and the amount paid for interest. The amount of interest paid will be useful to the Carsons in preparing their joint income tax return.

April 9

11. Issue Check No. 345 for $10.00 to the Valley Dale Youth Center. Enter this amount in the Contributions column.

April 10

12. Issue Check No. 346 for $14.75 to the Acme Appliance Center for the monthly television installment. The finance charge is included in the $14.75 payment.

April 11

13. Issue Check No. 347 for $8.95 to Marcus Dry Cleaners.

April 12

14. Issue Check No. 348 for $92.48 to the Regal Stores for groceries and beverages, $76.18; household cleaning supplies, $10.12; and camera film, $6.18.

April 13

15. Robert Carson received and deposited a check for $288.92 from Roy Green, CPA. The check is for assisting Roy in preparing federal income tax returns. This extra monthly income will be received only for work performed between January and April 15. This is the time federal income tax reports are prepared.

April 14

16. Withdrew $130.00 in cash for allowances from the automated teller machine. The ATM receipt is Form 96.

17. Issue Check No. 349 for $9.50 to *American News Reports*. The check is for a 15-week introductory offer for new subscribers to the magazine.

18. Notifications from the bank show that Robert and Mary Carson's semimonthly salary checks totaling $964.33 have been deposited. Record the deposit in the check register and the record book.

April 16

19. The Carsons received their semiannual real estate tax bill for $306.30 on their home. They have been setting aside money each month in their savings account at the Valley Dale National Bank. They are now able to pay this large bill without strain on the budget. The Carsons transfer money from their savings account to their checking account. The Carsons will write a check to pay the bill tomorrow. Proceed as follows:

a. Transfer $306.30 from the savings account to the checking account by Touch-Tone telephone. This transfer will be shown on the April bank statement.

b. Enter *306.30* in the check register and the record book as a deposit. Write *AD-T* (automated deposit-telephone) in the Ck. No. columns. Write *transfer from savings, tel.* on the FOR line of the check register and in the Explanation column of the record book.

April 17

20. Issue Check No. 350 for $306.30 to Lora Cummins, County Treasurer for real estate taxes. Real estate taxes are considered a housing payment.

21. Pay a $109.10 bill to Tri-State Gas and Electric Company by Touch-Tone telephone. Tri-State Gas and Electric Co. Code No. is 444.

April 18

22. The Carsons' twenty-year-old furnace must be replaced. The Carsons made several decisions:

a. To secure written estimates from several heating contractors for a new gas furnace and central air conditioning.

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b. To buy the best up-to-date energy-saving equipment. The Carsons went to the public library and studied several consumer magazines and reports. They learned that an electric ignition on the furnace saves gas. An automatic damper reduces heat loss up the chimney. They also learned that a percentage of the cost of this energy-saving equipment can be deducted on their federal income tax reports.
c. To check with the local Better Business Bureau on any complaints about the contractor. (This was done before they signed a contract.)
d. To read the contract carefully before signing.
e. To make a minimum down payment subject to the satisfactory installation on the equipment.
f. To use some of the money in their savings account for the new equipment. This will enable them to borrow less money and save on finance charges.
g. To shop for the best credit buy at a bank, savings and loan, or credit union.

The Carsons find that the cost of the new equipment they want is $3,300.00. A $350.00 down payment is required. Transfer $350.00 from the savings account to the checking account by Touch-Tone telephone. Enter *350.00* in the check register and record book as a deposit. Enter *AD-T* in the Ck. No. columns. Write *transfer from savings, tel.* on the FOR line of the check register and in the Explanation column of the record book.

23. Issue Check No. 351 for $350.00 to the Remy Heating Company. This check is for the down payment on the new furnace and air conditioning system.

April 19

24. Issue Check No. 352 for $96.20 to the Regal Stores for groceries.

25. Issue Check No. 353 for $15.00 to Valley Dale Fellowship.

April 20

26. Issue Check No. 354 to the Mears Electric Shop, $21.22, for the down payment on a new microwave oven. The balance will be paid in monthly installments.

Prove Cash and Forward Totals

Prove cash as you did on March 20. The balance, *1,943.62*, should be entered in the upper right-hand corner of the Explanation column. Total the columns and carry the balances forward to the next page as you did on March 20.

27. Issue Check No. 355 for $40.00 to the Rhollan's Department Stores for clothing purchased under a revolving charge account. The Carsons are paying more than the required minimum payment. Therefore, they reduce finance charges on this revolving charge account.

April 21

28. Issue Check No. 356 for $8.78 to the Valley Dale Electronic Credit Union. The check is for the monthly payment on a $100.00 loan to purchase a lawn mower.

29. Issue Check No. 357 for $20.00 to the American National Bank for the monthly payment on a personal loan. The loan was used to buy stock.

30. Issue Check No. 358 for $94.20 to the Regal Stores for groceries, $82.02 and a frying pan, $12.18.

April 22

31. Issue Check No. 359 for $20.00 to Mary Ferrer for Peggy's baton lessons.

32. Issue Check No. 360 for $12.53 to Alcon Jewelers for the monthly silverware installment.

33. Issue Check No. 361 for $18.00 to William Argabright, M.D., for medical services.

April 23

34. Received monthly statement from the Koron Oil Company. The Carsons compared signatures and amounts on customer receipts. They totaled the receipts. Pay the $96.20 bill for gasoline to the Koron Oil Company by Touch-Tone telephone. The Koron Oil Company Code No. is 900.

35. Issue Check No. 362 for $8.00 to Tom McGinnis for daily newspaper.

April 24

36. Robert Carson purchased $90.30 of men's clothing from the Meyers' Mens Shop. No finance charge is made on this 90-day cash plan. Issue Check No. 363 to Meyers' Mens Shop for $30.10. Payments of the same amount will be made in May and June. A 90-day cash plan is the same as cash.

April 25

37. Issue Check No. 364 for $15.60 to Memorial Hospital. The Carsons' group hospital policy covered most of the expense for Mark's tonsillectomy. The bill for $15.60 is for small hospital expenses.

April 26

38. Issue Check No. 365 for $12.50 to the Walden Stores for a small pocket calculator. This calculator will be used for household operations.

39. Issue Check No. 366 for $157.50 to School Bell Day Care Center for Peggy's April preschool fee.

April 27

40. Issue Check No. 367 for $12.50 to the R.V. Cable TV Service.

41. Issue Check No. 368 for $12.00 to Swifton Sewing Center for the monthly installment on the sewing machine.

42. Issue Check No. 369 for $50.00 to Alfred Magrish, attorney, for updating the Carson family's wills.

DISCUSSION QUESTION: Why is it important for everyone who has assets to have an up-to-date will?

April 28

43. Issue Check No. 370 for $18.46 to Central Hardware Stores for a smoke alarm. The alarm will be installed in the second-floor hallway of their home.

44. Issue Check No. 371 for $5.00 to Collect-All, Inc. for garbage and waste collection.

April 29

45. Issue Check No. 372 for $50.00 to Sentinel Savings & Loan for deposit to Peggy's savings account. The deposit ticket is Form 97. Follow the same procedure as you did on March 30, Transaction No. 48.

46. Issue Check No. 373 for $50.00 to Sentinel Savings & Loan for deposit to Mark's savings account. The deposit ticket is Form 98. Follow the same procedure as the previous transaction.

47. The Carsons purchased $300.00 in rare coins. Issue Check No. 374 for $300.00 to the Valley Dale Coin Exchange. The Carsons consider their coin collection as an investment. Enter *300.00* in the Savings and Set-Asides column of the record book. (Rare coins, stamps, rare books, and antique furniture are often collected as investments.)

48. Issue Check No. 375 for $50.04 to Medina Food Markets for groceries.

49. The Carsons feel that they can set aside $180.00 for long-term bills and future family goals. Make a list of the amounts that you think should be set aside for each long-term payment or future family goals. Use a separate sheet of paper. (Refer to Transaction No. 50 on March 31 for some suggestions on long-term bills.) Should the Carsons set aside some money for future goals such as a summer vacation? Or, should they set aside money for a down payment on a new car? Are there other future goals they should consider? You be the judge. Remember, however, to keep the total amount for long-term bills and future goals within the $180.00 a month limit.

The Carsons transferred $180.00 from their NOW account to their savings account by Touch-Tone telephone. Write *AT-T* (automated transfer-telephone) in the Ck. No. columns. Write *Savings* on the TO line of the check register. Write *set asides* on the FOR line of the check register and in the Explanation column of the record book. The automated transfer will appear on the Carsons' April bank statement.

File your list of amounts that should be set aside for long-term payments and future goals in the Receipts and Other Papers file.

April 30

Prove Cash

Prove cash like you did on March 31. Total the Payments and Receipts columns. Write the totals in small pencil figures. Prove cash for April on a separate sheet of paper.

Reconcile the Bank Statement

50. Reconcile the April bank statement. Use Forms 99 and 100. The new balance shown on the bank statement is $867.95. This is below the $1,000.00 balance Valley Dale National Bank requires for free checking. There is a $5.00 service charge for this month. On the reconciliation form, deduct the $5.00 service charge and add the $7.74 interest earned.

Enter the $7.74 interest earned in the check register and record book as you did in March. To record the service charge, use the following procedure:

a. Write *SC* (service charge) in the Ck. No. columns of the check register and record book.
b. Write *Bank* on the TO line of the check register. Write *service charge* on the FOR line.
c. Write *service charge* in the Explanation column of the record book. Enter *5.00* in the Payments column and the Household Operation column.

Add and Rule the Record of Receipts and Payments

Follow the regular procedure for adding and ruling the record book. The cash balance in the Explanation column should be $684.95.

Preparing a Budget for May

Prepare the budget for May using Form 101.

a. Follow the same procedure as you did in preparing the April budget. From your April records of receipts and payments, list the correct amounts in the Actual for Last Month column.
b. Remove your April budget from the file. Compare the amounts budgeted for April with the actual amounts. Circle any amount on the May budget in the Actual for Last Month column that is larger than you estimated.
c. Prepare the budget for May. Robert Carson will receive a $52.00 a month net increase (take-home pay) in salary. Consider this increase in income in preparing the May budget. Income tax work on late federal income tax returns will produce about $200.00. Again, the Carsons want to have a May 31 balance in their checking account that is no less than the beginning balance.
d. File all papers.

The Carsons discuss with a friend the advantages they have found in budgeting the family income. On a separate sheet of paper, list the advantages you think the Carsons would mention. File your list, unless your instructor wishes to discuss it with you.

BEST COPY AVAILABLE

NATIONAL CREDIT CARD II
POINT OF SALE (POS) TERMINALS

The Carsons decided to use their National Credit Card II beginning in May. This card is like the ATM card shown in Phase I, page 8. The Carsons' National Credit Card II account number, 260508, is imprinted on the card in raised numerals.

Money is transferred electronically from the Carsons' checking account to the retailer's checking account at the time of purchase. This is the same basic principle that applies to the use of automated teller machines. It is also the same principle as paying bills by Touch-Tone telephone or electronically transferring funds between bank accounts.

A receipt for the point of sale transaction is given to the customer. As in all electronic transfers, the POS transaction is shown on the monthly bank or savings and loan statement. The Carsons can also withdraw cash with their National Credit Card II.

It is most important that electronic fund transfer transactions of all types be recorded in a check register. Otherwise, the bank or savings and loan statement will not balance. Good records are the solid base for good family financial management. This applies to singles, young married couples, the established family with children, and the retired couple.

Form 54

STATEMENT OF NET WORTH
CARSON FAMILY
March 1, 19–

ASSETS		LIABILITIES AND NET WORTH	
Cash in NOW account		Television installments	
Cash in savings account		Sewing machine installments	
Coin collection		Silverware installments	
Common stock		Rhollan's Department Store	
Life insurance (cash value)		Rivera Department Stores	
Home		Koron Oil Company	
Household equip. & furn.		National Credit Card Company	
Car		Credit union loan	
		Car payments	
		Personal loan	
		Real estate taxes	
		Home mortgage	
		Total liabilities	
		Net worth	
Total assets		Total liabilities and net worth	

Classification of Payments—The Established Family

Column

3 *Allowances*
- Children's allowances
- Husband's allowance
- Wife's allowance

4 *Car*
- Automobile club membership
- Car payments
- Gas and oil
- Insurance
- License, state inspection
- Parking
- Parts replacement
- Repairs

5 *Clothing*
- Dry cleaning
- New clothing
- Shoe repairs
- Yard goods

6 *Contributions*
- Charitable organizations
- Church

7 *Food*
- Beverages
- Groceries

8 *Health and Personal*
- Dentist, doctor, and hospital expenses
- Gifts
- Hairstyling and personal grooming
- Pharmacy supplies—health and personal care
- Preparing family wills
- Prescription medicine
- Repair of jewelry and personal items

Column

9 *Household Operation*
- Bank service charges
- Cooking utensils
- Curtains and drapes
- Furniture and appliances—additions, replacements, and repairs
- Garbage collection
- Gas, electricity, telephone, water
- Homeowners insurance
- Household supplies and hardware
- Lawn mower
- Stationery and postage

10 *Housing*
- Mortgage payment
- New furnace
- Real estate taxes

11 *Recreation and Advancement*
- Baton lessons
- Cable TV service
- Camera film
- Entertainment
- Hobbies and games
- Little League Soccer expenses
- Newspaper, magazines, and books
- Preschool fees
- Restaurants
- Theater tickets
- Tuition fees
- Vacation fund

12 *Savings and Set-Asides*
- Bank and savings and loan accounts
- Coin collection
- Life insurance premiums
- Personal loan payments
- Safe deposit box rental
- Set-asides for savings
- Stocks and bonds

DIVERSIFIED OCCUPATIONS II

Form 55

VALLEY DALE ELECTRONICS
4501 CONTINENTAL DRIVE VALLEY DALE, OH 45245-3894

DEPOSITED TO ACCOUNT NO.	DATE	AMOUNT	FOR PERIOD ENDING
64021192	03/01/--	699.58	02/28/--

NOTIFICATION OF DEPOSIT

ROBERT J. CARSON 032 1 405 C0062
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

VALLEY DALE NATIONAL BANK
P.O. BOX 458
VALLEY DALE, OH 45245-3999

NOT NEGOTIABLE

GROSS PAY	916.67
FICA	61.42
FED. TAX	104.10
STATE TAX	16.88
CITY TAX	7.93
PENSION	26.76

NET PAY
699.58

YEAR TO DATE	
GROSS PAY	3,666.68
FICA	245.68
FED. TAX	416.40
STATE TAX	67.52
CITY TAX	31.72
PENSION	107.04

Form 56

VALLEY DALE INDUSTRIES
1871 BEEKMAN STREET VALLEY DALE, OH 45245-6195

DEPOSITED TO ACCOUNT NO.	DATE	AMOUNT	FOR PERIOD ENDING
64021192	03/01/--	264.75	02/28/--

NOTIFICATION OF DEPOSIT

MARY E. CARSON 326 1 890 L0122
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

VALLEY DALE NATIONAL BANK
P.O. BOX 458
VALLEY DALE, OH 45245-3999

NOT NEGOTIABLE

GROSS PAY	333.33
FICA	22.33
FED. TAX	30.70
STATE TAX	2.58
CITY TAX	2.88
MED INS	10.09

NET PAY
264.75

YEAR TO DATE	
GROSS PAY	1,333.32
FICA	89.32
FED. TAX	122.80
STATE TAX	10.32
CITY TAX	11.52
MED INS	40.36

Form 57

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0303 --	17:20	22

$ AMOUNT
$18.25 SUBURBAN TELEPHONE COMPANY PAYMENT

CK: 64021192 TO 333
THANK YOU *** MARY E. CARSON

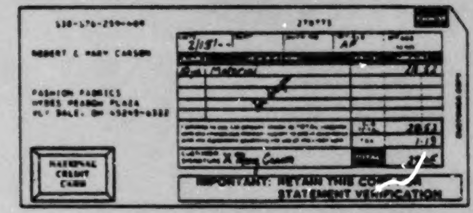
BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

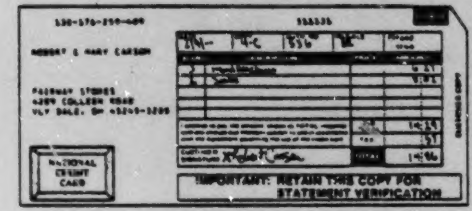
CK – CHECKING SV – SAVINGS

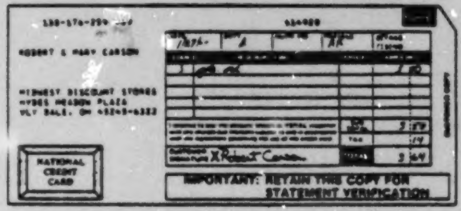
BEST COPY AVAILABLE

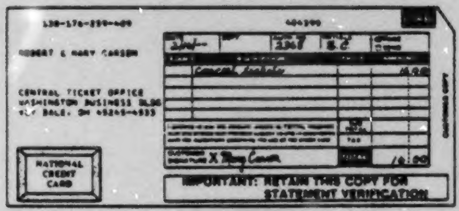
BEST COPY AVAILABLE

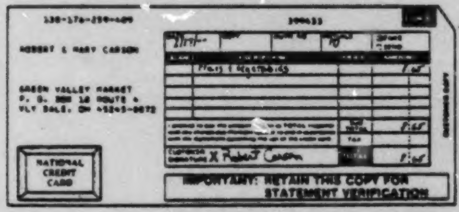
DIVERSIFIED OCCUPATIONS II

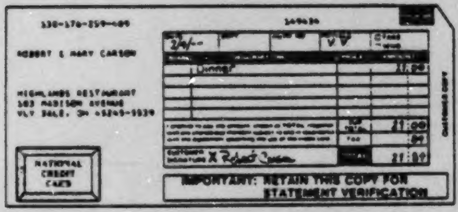

138-176-259-409 278773
ROBERT & MARY CARSON
FASHION FABRICS
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION

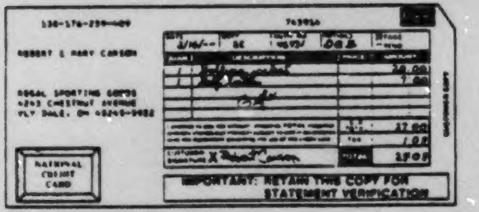

138-176-259-409 511131
ROBERT & MARY CARSON
FAIRWAY STORES
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION

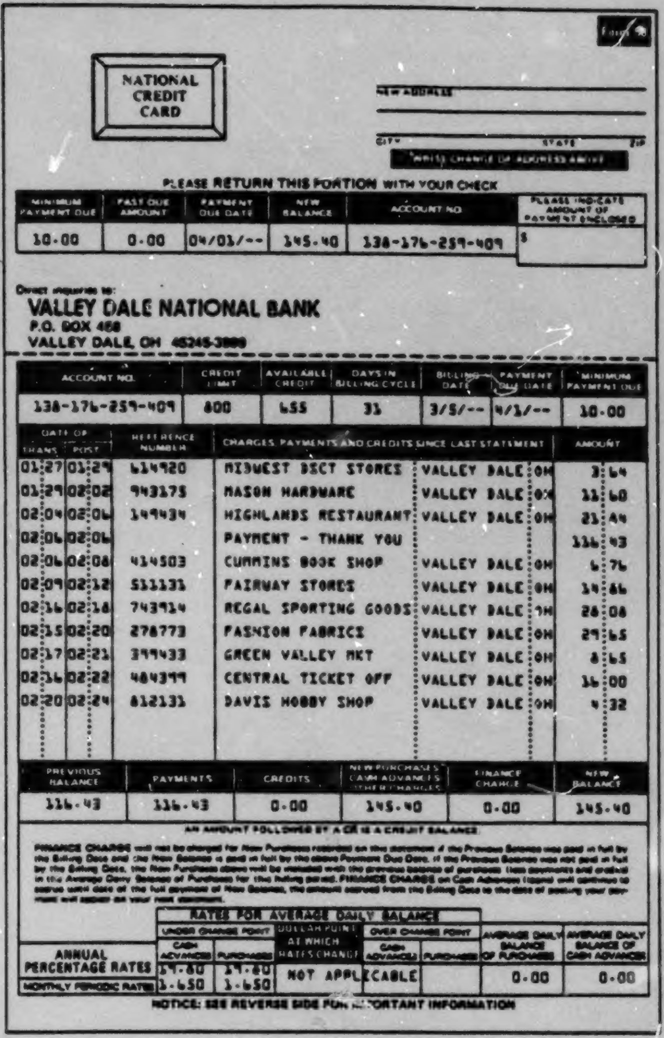

138-176-259-409 614920
ROBERT & MARY CARSON
MIDWEST DISCOUNT STORES
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


138-176-259-409 484399
ROBERT & MARY CARSON
CENTRAL TICKET OFFICE
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


138-176-259-409 399433
ROBERT & MARY CARSON
GREEN VALLEY MARKET
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


138-176-259-409 149434
ROBERT & MARY CARSON
HIGHLANDS RESTAURANT
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


138-176-259-409 743914
ROBERT & MARY CARSON
REGAL SPORTING GOODS
NATIONAL CREDIT CARD
IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


NATIONAL CREDIT CARD

NEW ADDRESS

CITY STATE ZIP

WRITE CHANGE OF ADDRESS ABOVE

PLEASE RETURN THIS PORTION WITH YOUR CHECK

MINIMUM PAYMENT DUE	PAST DUE AMOUNT	PAYMENT DUE DATE	NEW BALANCE	ACCOUNT NO.	PLEASE INDICATE AMOUNT OF PAYMENT ENCLOSED
10.00	0.00	04/01/--	145.40	138-176-259-409	$

Direct inquiries to:

VALLEY DALE NATIONAL BANK
P.O. BOX 488
VALLEY DALE, OH 45245-3888

ACCOUNT NO.	CREDIT LIMIT	AVAILABLE CREDIT	DAYS IN BILLING CYCLE	BILLING DATE	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
138-176-259-409	800	655	31	3/5/--	4/1/--	10.00

DATE OF TRANS	DATE OF POST	REFERENCE NUMBER	CHARGES, PAYMENTS AND CREDITS SINCE LAST STATEMENT			AMOUNT
01 27	01 29	614920	MIDWEST DSCT STORES	VALLEY DALE	OH	3 64
01 29	02 02	943175	MASON HARDWARE	VALLEY DALE	OH	11 60
02 04	02 06	149434	HIGHLANDS RESTAURANT	VALLEY DALE	OH	21 44
02 06	02 06		PAYMENT - THANK YOU			116 43
02 06	02 08	414503	CUMMINS BOOK SHOP	VALLEY DALE	OH	6 76
02 09	02 12	511131	FAIRWAY STORES	VALLEY DALE	OH	14 86
02 16	02 18	743914	REGAL SPORTING GOODS	VALLEY DALE	OH	28 08
02 15	02 20	278773	FASHION FABRICS	VALLEY DALE	OH	29 65
02 17	02 21	399433	GREEN VALLEY MKT	VALLEY DALE	OH	8 65
02 16	02 22	484399	CENTRAL TICKET OFF	VALLEY DALE	OH	16 00
02 20	02 24	812131	DAVIS HOBBY SHOP	VALLEY DALE	OH	4 32

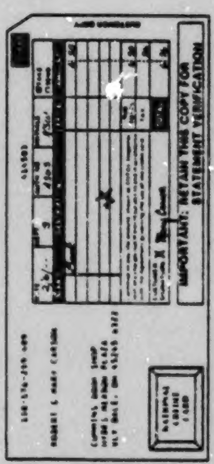
PREVIOUS BALANCE	PAYMENTS	CREDITS	NEW PURCHASES CASH ADVANCES OTHER CHARGES	FINANCE CHARGE	NEW BALANCE
116.43	116.43	0.00	145.40	0.00	145.40

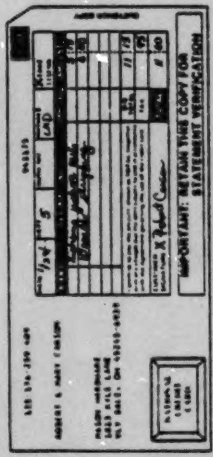
AN AMOUNT FOLLOWED BY A CR IS A CREDIT BALANCE

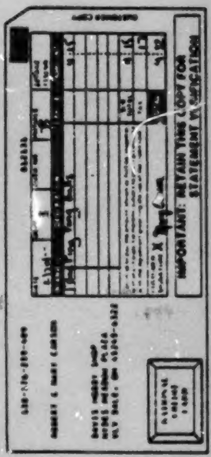
[illegible]

	RATES FOR AVERAGE DAILY BALANCE					AVERAGE DAILY BALANCE OF PURCHASES	AVERAGE DAILY BALANCE OF CASH ADVANCES
	UNDER CHANGE POINT		DOLLAR POINT AT WHICH RATES CHANGE	OVER CHANGE POINT			
	CASH ADVANCES	PURCHASES		CASH ADVANCES	PURCHASES		
ANNUAL PERCENTAGE RATES	19.80	19.80	NOT APPLICABLE			0.00	0.00
MONTHLY PERIODIC RATES	1.650	1.650					

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION


IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION


IMPORTANT: RETAIN THIS COPY FOR STATEMENT VERIFICATION

NATIONAL CREDIT CARD COMPANY

Dear Customer:

WHAT TO DO IN CASE OF ERRORS OR INQUIRIES ABOUT YOUR BILL

The Federal Truth-in-Lending Act requires prompt correction or billing mistakes. Here is what you do if you think your bill is wrong, or if you need more information about an item on your bill:

1. On a separate sheet of paper, not on the bill, write the following:
   - Your name, address, and account number
   - Describe the error which you think has been made
   - If you want more information, explain the item in question. Do not send us your sales slip unless you keep a duplicate copy.
2. You must send your letter directly to us within 60 days after you receive the bill in question. Within 30 days we must inform you that we have received your letter and point out possible errors. Within 90 days we must either correct the bill or explain to you why we think the bill is correct. If it is our error, you will not have to pay any finance charges on the amount in question. If it turns out that we did not make an error, you may have to pay finance charges on the amount in question.

If you have a problem with goods or services costing more than $50 purchased with your credit card:

1. First try in good faith to return the goods to the merchant or give the merchant a chance to correct the problem.
2. If satisfaction is not received, you may then have the right to question payment on the remaining balance due.

This is a brief, unofficial summary of the federal law. It does not include some limitations in the federal law, nor does it take into account your rights under local and state law. If you will write or call us, we will send you the full text of the Truth-in-Lending Act.

BEST COPY AVAILABLE

Form 72

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0307--	14:10	22

$ AMOUNT

$130 CASH FROM CK: 64021192

YOUR NEW BALANCE IS $1,725.73
THANK YOU *** MARY E. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS

Form 69

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0306--	18:25	22

$ AMOUNT

$145.40 NATIONAL CREDIT CARD CO. PAYMENT

CK: 64021192 TO 288
THANK YOU *** ROBERT J. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS

Form 70

Roy Green, CPA
14 Whittier Towers
Valley Dale, OH 45245-1186

96-192/422

MARCH 4 19 -- No. 4219

PAY TO THE ORDER OF ROBERT J. CARSON $ 300 05

THREE HUNDRED 05/100-- Dollars

FOR CLASSROOM USE ONLY

MERCHANT'S BANK
Madisonville Branch
Valley Dale, OH 45245-6574

Roy Green

Roy Green

:042201922: 7710-3470"

Form 71

Robert J. or Mary E. Carson
29 Sunlight Drive
Valley Dale, Ohio 45245-6201

96-197/422

______________________ 19____

Checks and other items are received for deposit subject to the terms and conditions of this bank's collection agreement.

VNB VALLEY DALE NATIONAL BANK
VALLEY DALE, OH 45245-3999

:042201977: 6402-6192"

CASH			
CHECKS Endorse and List Each Check by Bank Number			
TOTAL			

FOR CLASSROOM USE ONLY

DEPOSIT TICKET

Form 73

TO POLICYHOLDER

ROBERT & MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

PREMIUM NOTICE

GREENFIELD INSURANCE CO.
1102 AMERICAN NATIONAL BANK BUILDING
VALLEY DALE, OHIO 45245-5277
832-7791

POLICY NUMBER	COVERAGE	EFFECTIVE FROM	EFFECTIVE THROUGH	DEPARTMENT	LAST PREMIUM PAID ON
2364781	HOME-OWNERS	MAR. 12, 19--	SEPT. 11, 19--	A29	SEPT. 8, 19--

AMOUNT OF LAST PREMIUM	NOTICE DATE	DUE DATE	PREMIUM DUE	
69.00	FEB. 20, 19--	MAR. 12, 19--	75.00	THANK YOU!

→ PLEASE RETURN THIS PORTION with payment. ←

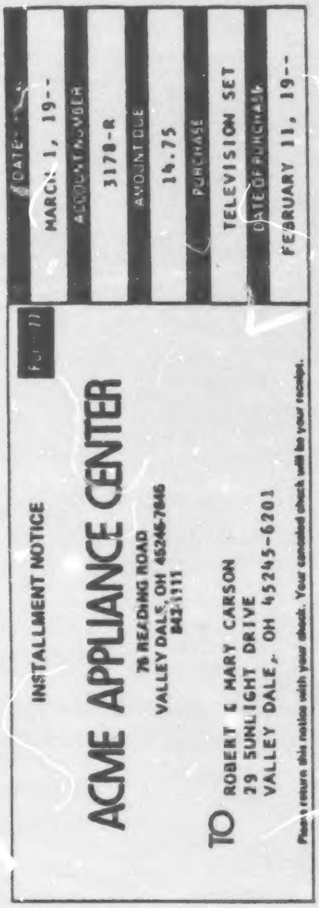
GREENFIELD INSURANCE CO.
1102 AMERICAN NATIONAL BANK BUILDING
VALLEY DALE, OHIO 45245-5277

POLICY NUMBER	COVERAGE	EFFECTIVE FROM	EFFECTIVE THROUGH	DEPARTMENT	LAST PREMIUM PAID ON
2364781	HOME-OWNERS	MAR. 12, 19--	SEPT. 11, 19--	A29	SEPT. 8, 19--

AMOUNT OF LAST PREMIUM	NOTICE DATE	DUE DATE	PREMIUM DUE	
69.00	FEB. 20, 19--	MAR. 12, 19--	75.00	THIS POLICY WILL BE CANCELED IF PAYMENT OF PREMIUM HEREIN STATED IS NOT MADE WITHIN THIRTY-ONE DAYS AFTER DUE DATE.

KEEP THIS PORTION for your records.

DIVERSIFIED OCCUPATIONS II



DATE: MARCH 1, 19--
ACCOUNT NUMBER: 3178-R
AMOUNT DUE: 14.75
PURCHASE: TELEVISION SET
DATE OF PURCHASE: FEBRUARY 11, 19--

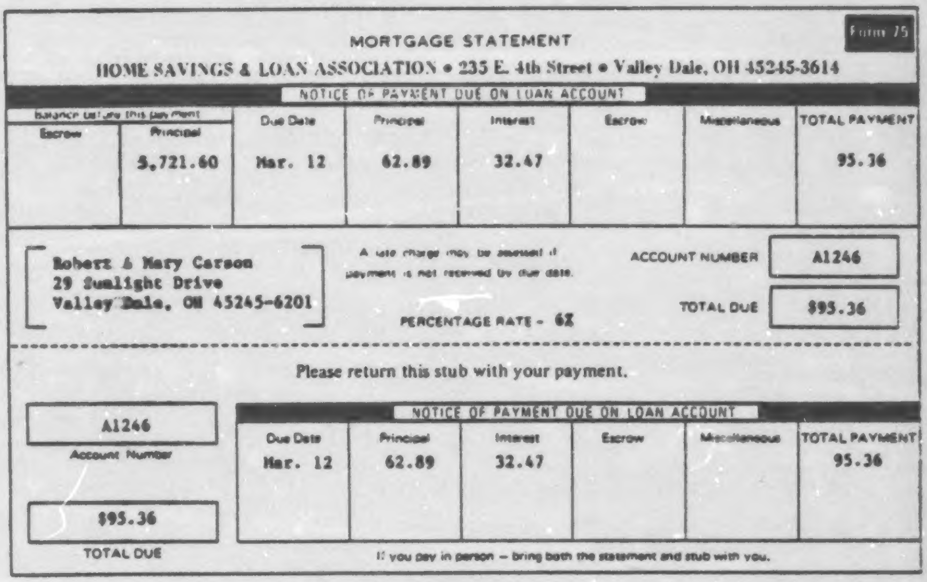
Form 77

INSTALLMENT NOTICE

ACME APPLIANCE CENTER
76 READING ROAD
VALLEY DALE, OH 45245-7846
842-1111

TO ROBERT & MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

Please return this notice with your check. Your canceled check will be your receipt.



Form 75

MORTGAGE STATEMENT
HOME SAVINGS & LOAN ASSOCIATION • 235 E. 4th Street • Valley Dale, OH 45245-3614

NOTICE OF PAYMENT DUE ON LOAN ACCOUNT

Balance before this payment		Due Date	Principal	Interest	Escrow	Miscellaneous	TOTAL PAYMENT
Escrow	Principal						
	5,721.60	Mar. 12	62.89	32.47			95.36

Robert & Mary Carson
29 Sunlight Drive
Valley Dale, OH 45245-6201

A late charge may be assessed if payment is not received by due date.

PERCENTAGE RATE - 6%

ACCOUNT NUMBER: A1246
TOTAL DUE: $95.36

Please return this stub with your payment.

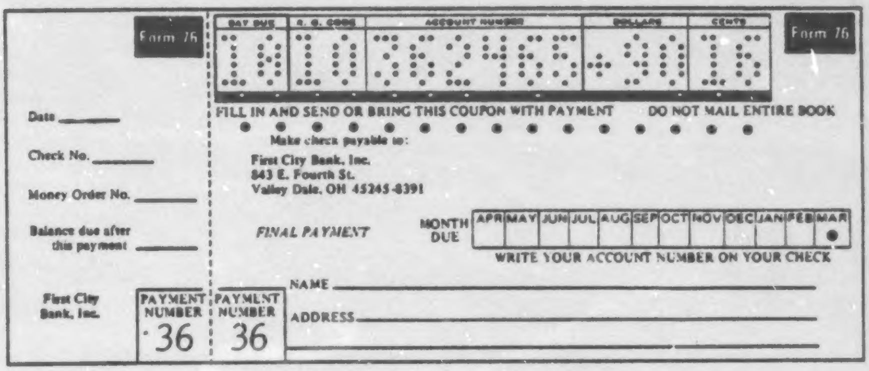
A1246
Account Number

$95.36
TOTAL DUE

NOTICE OF PAYMENT DUE ON LOAN ACCOUNT

Due Date	Principal	Interest	Escrow	Miscellaneous	TOTAL PAYMENT
Mar. 12	62.89	32.47			95.36

If you pay in person – bring both the statement and stub with you.



Form 76

Date ________
Check No. ________
Money Order No. ________
Balance due after this payment ________

First City Bank, Inc.

PAYMENT NUMBER: 36

Form 76

DAY DUE	G. G. CODE	ACCOUNT NUMBER	DOLLARS	CENTS
18	10	362465	+90	16

FILL IN AND SEND OR BRING THIS COUPON WITH PAYMENT   DO NOT MAIL ENTIRE BOOK

Make check payable to:
First City Bank, Inc.
843 E. Fourth St.
Valley Dale, OH 45245-8391

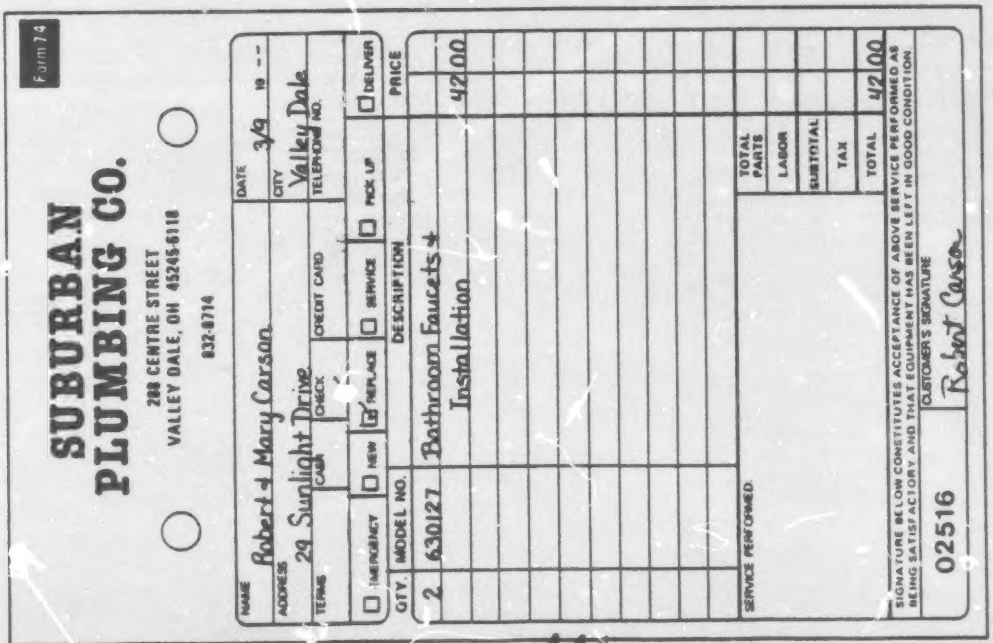
FINAL PAYMENT

MONTH DUE	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR
												●

WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK

PAYMENT NUMBER: 36

NAME ________
ADDRESS ________



Form 74

SUBURBAN PLUMBING CO.
288 CENTRE STREET
VALLEY DALE, OH 45245-6118
832-8714

NAME: Robert & Mary Carson
DATE: 3/9 19--
ADDRESS: 29 Sunlight Drive
CITY: Valley Dale
TELEPHONE NO.
TERMS: CASH CHECK CREDIT CARD

☐ EMERGENCY ☐ NEW ☑ REPLACE ☐ SERVICE ☐ PICK UP ☐ DELIVER

QTY.	MODEL NO.	DESCRIPTION	PRICE
2	630127	Bathroom Faucets &	42 00
		Installation	

SERVICE PERFORMED

TOTAL PARTS	
LABOR	
SUBTOTAL	
TAX	
TOTAL	42 00

SIGNATURE BELOW CONSTITUTES ACCEPTANCE OF ABOVE SERVICE PERFORMED AS BEING SATISFACTORY AND THAT EQUIPMENT HAS BEEN LEFT IN GOOD CONDITION.

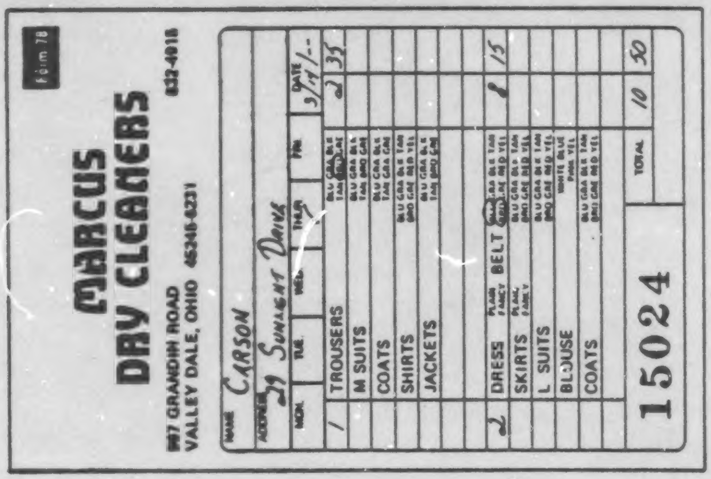
CUSTOMER'S SIGNATURE: Robert Carson

02516

BEST COPY AVAILABLE

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II



Form 78

MARCUS DRY CLEANERS

907 GRANDIN ROAD
VALLEY DALE, OHIO 45245-6231
832-4018

NAME Carson
ADDRESS 29 Sunlight Drive

MON	TUE	WED	THUR	FRI	DATE
			✓		3/14/--

1	TROUSERS	BLU GRA BLK TAN BRO GRE	2	35
	M SUITS	BLU GRA BLK TAN BRO GRE		
	COATS	BLU GRA BLK TAN GRA GRE		
	SHIRTS	BLU GRA BLK TAN BRO GRE RED YEL		
	JACKETS	BLU GRA BLK TAN BRO GRE		
2	DRESS PLAIN FANCY BELT	BLU GRA BLK TAN BRO GRE RED YEL	8	15
	SKIRTS PLAIN FANCY	BLU GRA BLK TAN BRO GRE RED YEL		
	L SUITS	BLU GRA BLK TAN BRO GRE RED YEL		
	BLOUSE	WHITE BLUE PINK YEL		
	COATS	BLU GRA BLK TAN BRO GRE RED YEL		
	15024	TOTAL	10	50

VALLEY DALE ELECTRONICS
4501 CONTINENTAL DRIVE VALLEY DALE, OH 45245-3894

Form 79

DEPOSITED TO ACCOUNT NO.	DATE	AMOUNT	FOR PERIOD ENDING
64021192	03/15/--	699.58	03/13/--

NOTIFICATION OF DEPOSIT

ROBERT J. CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

032 1 405 C0062

VALLEY DALE NATIONAL BANK
P.O. BOX 458
VALLEY DALE, OH 45245-3999

NOT NEGOTIABLE

GROSS PAY	916.67
FICA	61.42
FED. TAX	104.10
STATE TAX	16.88
CITY TAX	7.93
PENSION	26.76

NET PAY
699.58

YEAR TO DATE	
GROSS PAY	4,583.35
FICA	307.10
FED. TAX	520.50
STATE TAX	84.40
CITY TAX	39.65
PENSION	133.80

VALLEY DALE INDUSTRIES
1871 BEEKMAN STREET VALLEY DALE, OH 45245-6195

Form 80

DEPOSITED TO ACCOUNT NO.	DATE	AMOUNT	FOR PERIOD ENDING
64021192	03/15/--	264.75	03/13/82

NOTIFICATION OF DEPOSIT

MARY E. CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

326 1 890 L0122

VALLEY DALE NATIONAL BANK
P.O. BOX 458
VALLEY DALE, OH 45245-3999

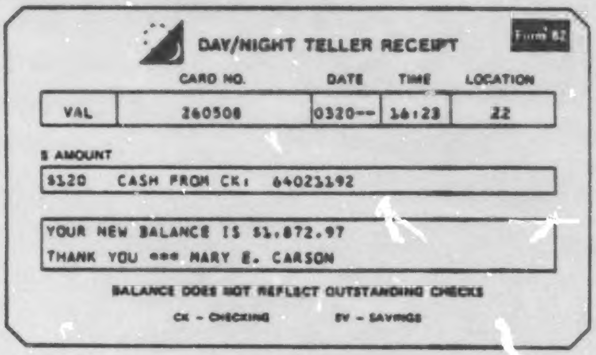
NOT NEGOTIABLE

GROSS PAY	333.33
FICA	22.33
FED. TAX	30.70
STATE TAX	2.58
CITY TAX	2.88
MED INS	10.09

NET PAY
264.75

YEAR TO DATE	
GROSS PAY	1,666.65
FICA	111.65
FED. TAX	153.50
STATE TAX	12.90
CITY TAX	14.40
MED INS	50.45

DIVERSIFIED OCCUPATIONS II



Form 82

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0320--	16:23	22

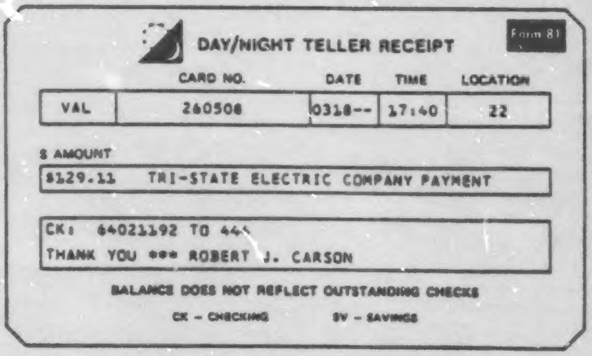
$ AMOUNT

$120 CASH FROM CK: 64021192

YOUR NEW BALANCE IS $1,872.97
THANK YOU *** MARY E. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS



Form 81

DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0318--	17:40	22

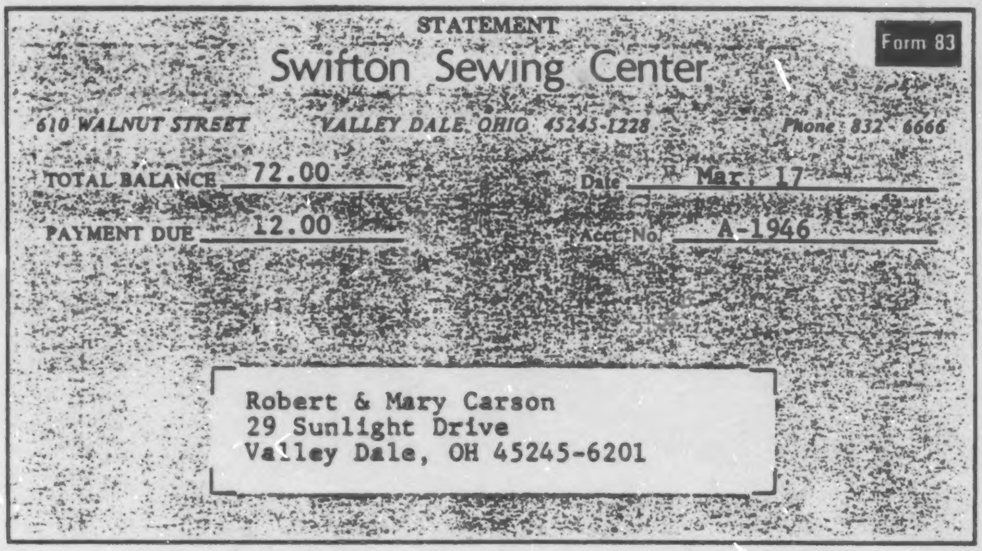
$ AMOUNT

$129.11 TRI-STATE ELECTRIC COMPANY PAYMENT

CK: 64021192 TO 444
THANK YOU *** ROBERT J. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK – CHECKING SV – SAVINGS



STATEMENT

Form 83

Swifton Sewing Center

610 WALNUT STREET *VALLEY DALE, OHIO 45245-1228* *Phone 832 - 6666*

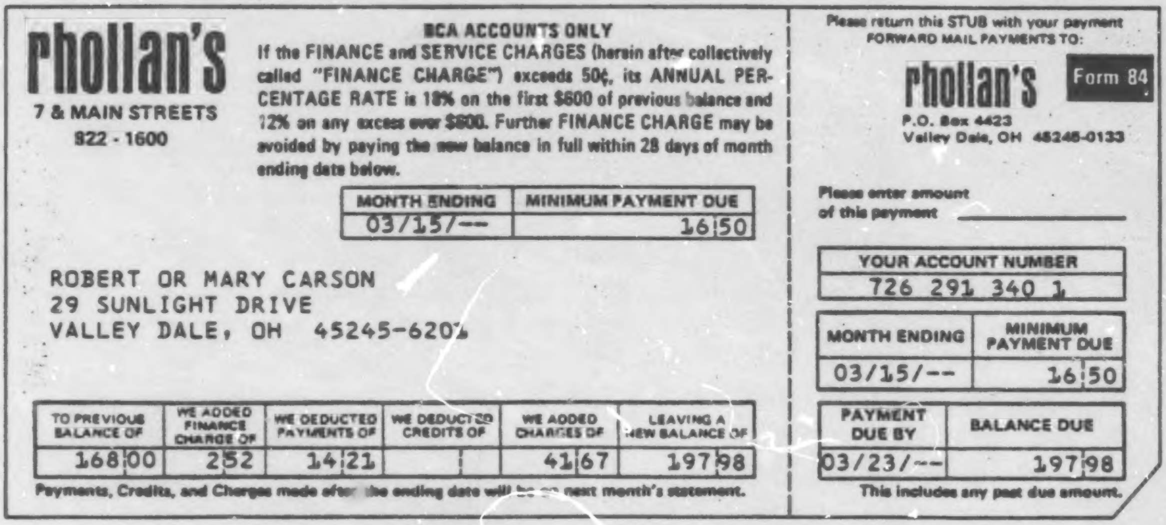
TOTAL BALANCE 72.00

Date Mar. 17

PAYMENT DUE 12.00

Acct. No. A-1946

Robert & Mary Carson
29 Sunlight Drive
Valley Dale, OH 45245-6201



rhollan's
7 & MAIN STREETS
822 - 1600

BCA ACCOUNTS ONLY

If the FINANCE and SERVICE CHARGES (herein after collectively called "FINANCE CHARGE") exceeds 50¢, its ANNUAL PERCENTAGE RATE is 18% on the first $600 of previous balance and 12% on any excess over $600. Further FINANCE CHARGE may be avoided by paying the new balance in full within 28 days of month ending date below.

MONTH ENDING	MINIMUM PAYMENT DUE
03/15/--	16.50

ROBERT OR MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

TO PREVIOUS BALANCE OF	WE ADDED FINANCE CHARGE OF	WE DEDUCTED PAYMENTS OF	WE DEDUCTED CREDITS OF	WE ADDED CHARGES OF	LEAVING A NEW BALANCE OF
168.00	2.52	14.21		41.67	197.98

Payments, Credits, and Charges made after the ending date will be on next month's statement.

Please return this STUB with your payment
FORWARD MAIL PAYMENTS TO:

rhollan's

Form 84

P.O. Box 4423
Valley Dale, OH 45245-0133

Please enter amount of this payment ____________

YOUR ACCOUNT NUMBER
726 291 340 1

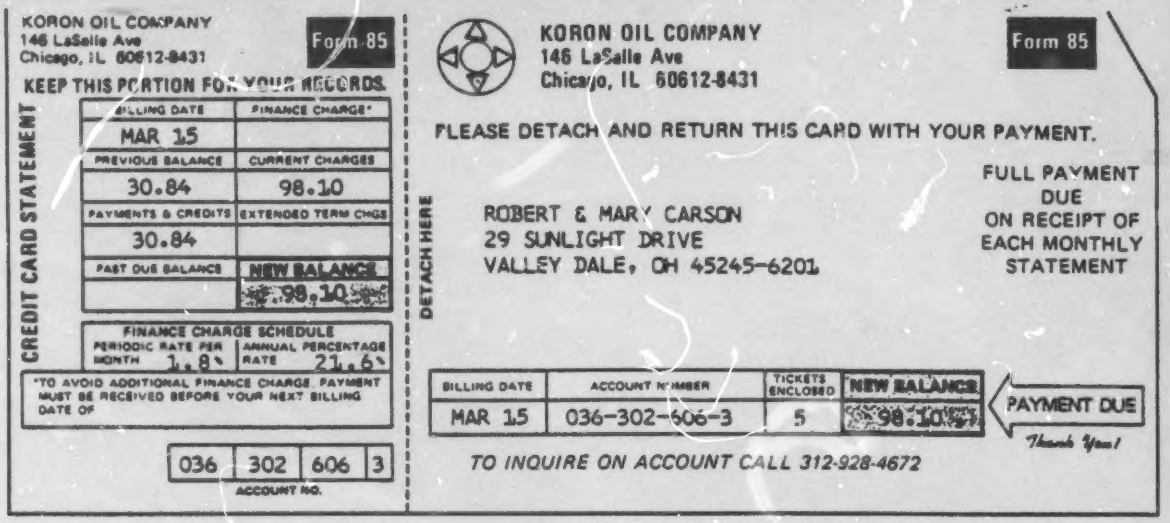
MONTH ENDING	MINIMUM PAYMENT DUE
03/15/--	16.50

PAYMENT DUE BY	BALANCE DUE
03/23/--	197.98

This includes any past due amount.

BEST COPY AVAILABLE

DIVERSIFIED OCCUPATIONS II



KORON OIL COMPANY
146 LaSalle Ave
Chicago, IL 60612-8431

Form 85

KEEP THIS PORTION FOR YOUR RECORDS.

CREDIT CARD STATEMENT

BILLING DATE	FINANCE CHARGE*
MAR 15	
PREVIOUS BALANCE	**CURRENT CHARGES**
30.84	98.10
PAYMENTS & CREDITS	**EXTENDED TERM CHGS**
30.84	
PAST DUE BALANCE	**NEW BALANCE**
	98.10

FINANCE CHARGE SCHEDULE
PERIODIC RATE PER MONTH 1.8%
ANNUAL PERCENTAGE RATE 21.6%

*TO AVOID ADDITIONAL FINANCE CHARGE, PAYMENT MUST BE RECEIVED BEFORE YOUR NEXT BILLING DATE OF

036	302	606	3

ACCOUNT NO.

DETACH HERE

KORON OIL COMPANY
146 LaSalle Ave
Chicago, IL 60612-8431

Form 85

PLEASE DETACH AND RETURN THIS CARD WITH YOUR PAYMENT.

ROBERT & MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

FULL PAYMENT
DUE
ON RECEIPT OF
EACH MONTHLY
STATEMENT

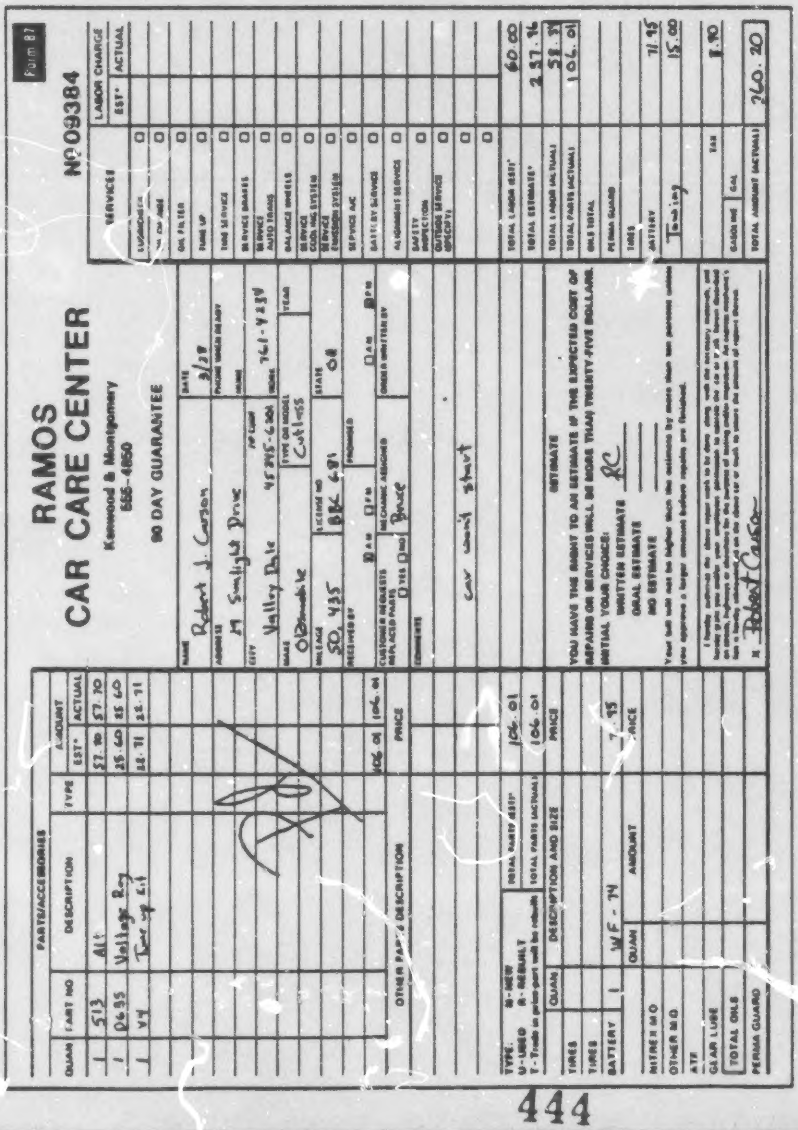
BILLING DATE	ACCOUNT NUMBER	TICKETS ENCLOSED	NEW BALANCE
MAR 15	036-302-606-3	5	98.10

PAYMENT DUE

Thank You!

TO INQUIRE ON ACCOUNT CALL 312-928-4672

BEST COPY AVAILABLE



Form 87

RAMOS
CAR CARE CENTER

Kenwood & Montgomery
555-4850

90 DAY GUARANTEE

№ 09384

PARTS/ACCESSORIES				AMOUNT	
QUAN	PART NO	DESCRIPTION	TYPE	EST*	ACTUAL
1	513	Alt		57.70	57.70
1	D635	Voltage Reg		25.60	25.60
1	V4	Tune up kit		22.71	22.71
				106.01	106.01

OTHER PARTS DESCRIPTION	PRICE

TYPE: N - NEW
U - USED R - REBUILT
T - Trade in price-part will be rebuilt

TOTAL PARTS (EST)*	106.01
TOTAL PARTS (ACTUAL)	106.01

	QUAN	DESCRIPTION AND SIZE	PRICE
TIRES			
TIRES			
BATTERY	1	WF - 74	71.95

	QUAN	AMOUNT	PRICE
NITREX MO			
OTHER MO			
ATF			
GEAR LUBE			
TOTAL OILS			
PERMA GUARD			

NAME Robert J. Carson
DATE 3/28
ADDRESS 29 Sunlight Drive
PHONE WHEN READY
HOME
CITY Valley Dale
ZIP CODE 45245-6201
WORK 761-4234
MAKE Oldsmobile
TYPE OR MODEL Cutlass
YEAR
MILEAGE 50,435
LICENSE NO BBK 681
STATE OH
RECEIVED BY ☒ AM ☐ PM
PROMISED ☐ AM ☒ PM
CUSTOMER REQUESTS REPLACED PARTS ☐ YES ☐ NO
MECHANIC ASSIGNED Bruce
ORDER WRITTEN BY
COMMENTS
car won't start

ESTIMATE

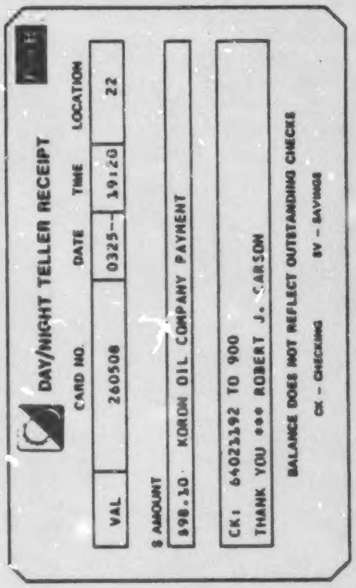
YOU HAVE THE RIGHT TO AN ESTIMATE IF THE EXPECTED COST OF REPAIRS OR SERVICES WILL BE MORE THAN TWENTY-FIVE DOLLARS.
INITIAL YOUR CHOICE:
WRITTEN ESTIMATE RC
ORAL ESTIMATE ________
NO ESTIMATE ________

Your bill will not be higher than the estimate by more than ten percent unless you approve a larger amount before repairs are finished.

X Robert Carson

SERVICES		LABOR CHARGE	
		EST*	ACTUAL
LUBE/CHECK	☐		
OIL CHANGE	☐		
OIL FILTER	☐		
TUNE UP	☐		
TIRE SERVICE	☐		
SERVICE BRAKES	☐		
SERVICE AUTO TRANS	☐		
BALANCE WHEELS	☐		
SERVICE COOLING SYSTEM	☐		
SERVICE EMISSION SYSTEM	☐		
SERVICE A/C	☐		
BATTERY SERVICE	☐		
ALIGNMENT SERVICE	☐		
SAFETY INSPECTION	☐		
OUTSIDE SERVICE (SPECIFY)	☐		
	☐		
	☐		

TOTAL LABOR (EST)*	60.00
TOTAL ESTIMATE*	257.96
TOTAL LABOR (ACTUAL)	58.34
TOTAL PARTS (ACTUAL)	106.01
OILS TOTAL	
PERMA GUARD	
TIRES	
BATTERY	71.95
Towing	15.00
TAX	8.90
GASOLINE GAL	
TOTAL AMOUNT (ACTUAL)	260.20



DAY/NIGHT TELLER RECEIPT

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0325--	19:20	22

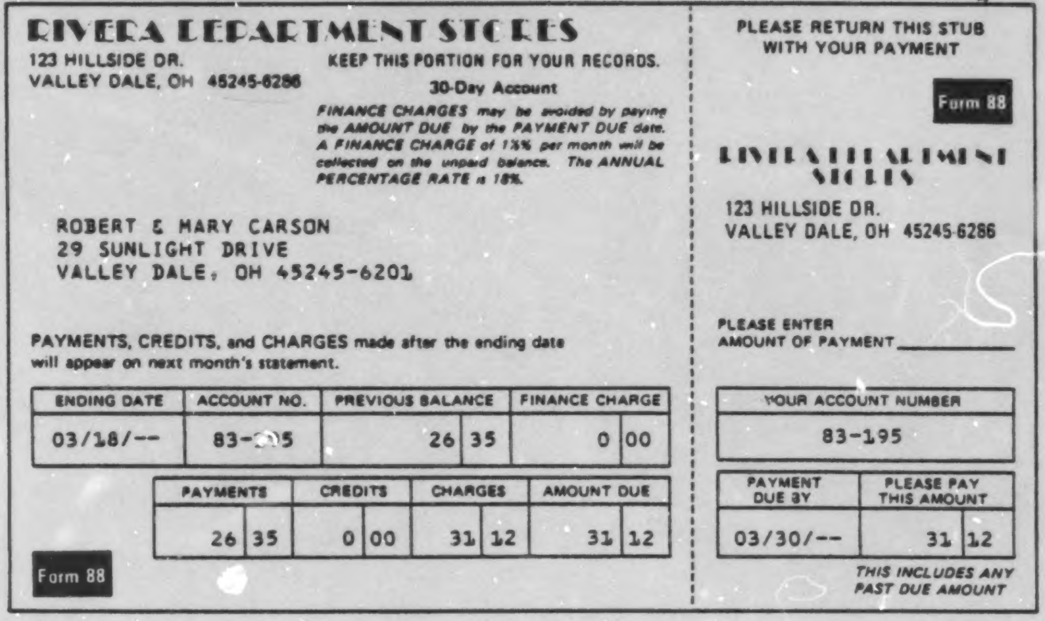
$ AMOUNT
$98.10 KORON OIL COMPANY PAYMENT

CK: 64021192 TO 900
THANK YOU *** ROBERT J. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS

DIVERSIFIED OCCUPATIONS II



RIVERA DEPARTMENT STORES
123 HILLSIDE DR.
VALLEY DALE, OH 45245-6286

KEEP THIS PORTION FOR YOUR RECORDS.

30-Day Account

FINANCE CHARGES may be avoided by paying the AMOUNT DUE by the PAYMENT DUE date. A FINANCE CHARGE of 1½% per month will be collected on the unpaid balance. The ANNUAL PERCENTAGE RATE is 18%.

ROBERT & MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

PAYMENTS, CREDITS, and CHARGES made after the ending date will appear on next month's statement.

ENDING DATE	ACCOUNT NO.	PREVIOUS BALANCE	FINANCE CHARGE
03/18/--	83-195	26 35	0 00

PAYMENTS	CREDITS	CHARGES	AMOUNT DUE
26 35	0 00	31 12	31 12

Form 88

PLEASE RETURN THIS STUB WITH YOUR PAYMENT

Form 88

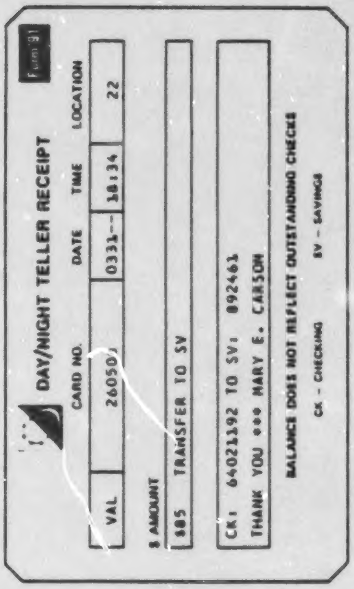
RIVERA DEPARTMENT STORES
123 HILLSIDE DR.
VALLEY DALE, OH 45245-6286

PLEASE ENTER AMOUNT OF PAYMENT ____________

YOUR ACCOUNT NUMBER
83-195

PAYMENT DUE BY	PLEASE PAY THIS AMOUNT
03/30/--	31 12

THIS INCLUDES ANY PAST DUE AMOUNT



DAY/NIGHT TELLER RECEIPT

Form 91

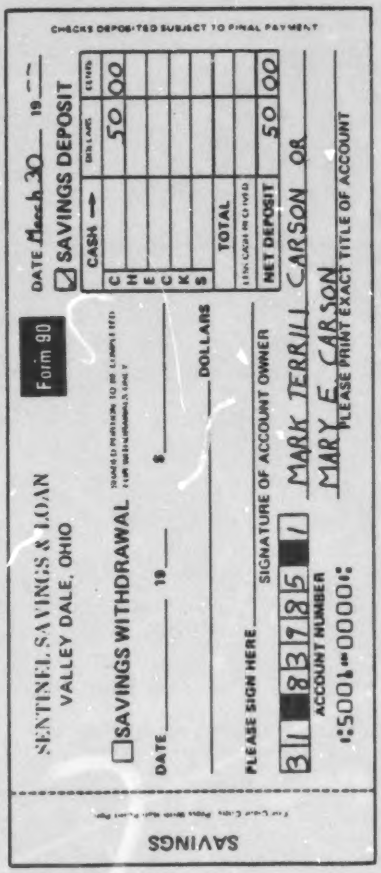
	CARD NO.	DATE	TIME	LOCATION
VAL	26050	0331--	18:34	22

$ AMOUNT
$85 TRANSFER TO SV

CK: 64021192 TO SV: 892461
THANK YOU *** MARY E. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS



SENTINEL SAVINGS & LOAN
VALLEY DALE, OHIO

Form 90

DATE March 30 19--

☑ SAVINGS DEPOSIT

☐ SAVINGS WITHDRAWAL

SHADED PORTION TO BE COMPLETED FOR WITHDRAWALS ONLY

DATE ____________ 19____ $____________

____________________ DOLLARS

PLEASE SIGN HERE ____________________
SIGNATURE OF ACCOUNT OWNER

	DOLLARS	CENTS
CASH →	50	00
CHECKS		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT	50	00

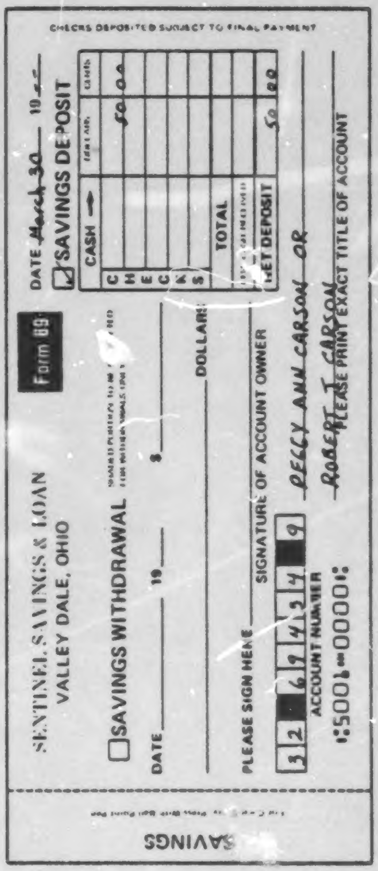
31 83785 1
ACCOUNT NUMBER

MARK TERRILL CARSON OR
MARY E. CARSON
PLEASE PRINT EXACT TITLE OF ACCOUNT

⑆5001⑈0000⑆

CHECKS DEPOSITED SUBJECT TO FINAL PAYMENT

SAVINGS



SENTINEL SAVINGS & LOAN
VALLEY DALE, OHIO

Form 89

DATE March 30 19--

☑ SAVINGS DEPOSIT

☐ SAVINGS WITHDRAWAL

SHADED PORTION TO BE COMPLETED FOR WITHDRAWALS ONLY

DATE ____________ 19____ $____________

____________________ DOLLARS

PLEASE SIGN HERE ____________________
SIGNATURE OF ACCOUNT OWNER

	DOLLARS	CENTS
CASH →	50	00
CHECKS		
TOTAL		
LESS CASH RECEIVED		
NET DEPOSIT	50	00

32 694354 9
ACCOUNT NUMBER

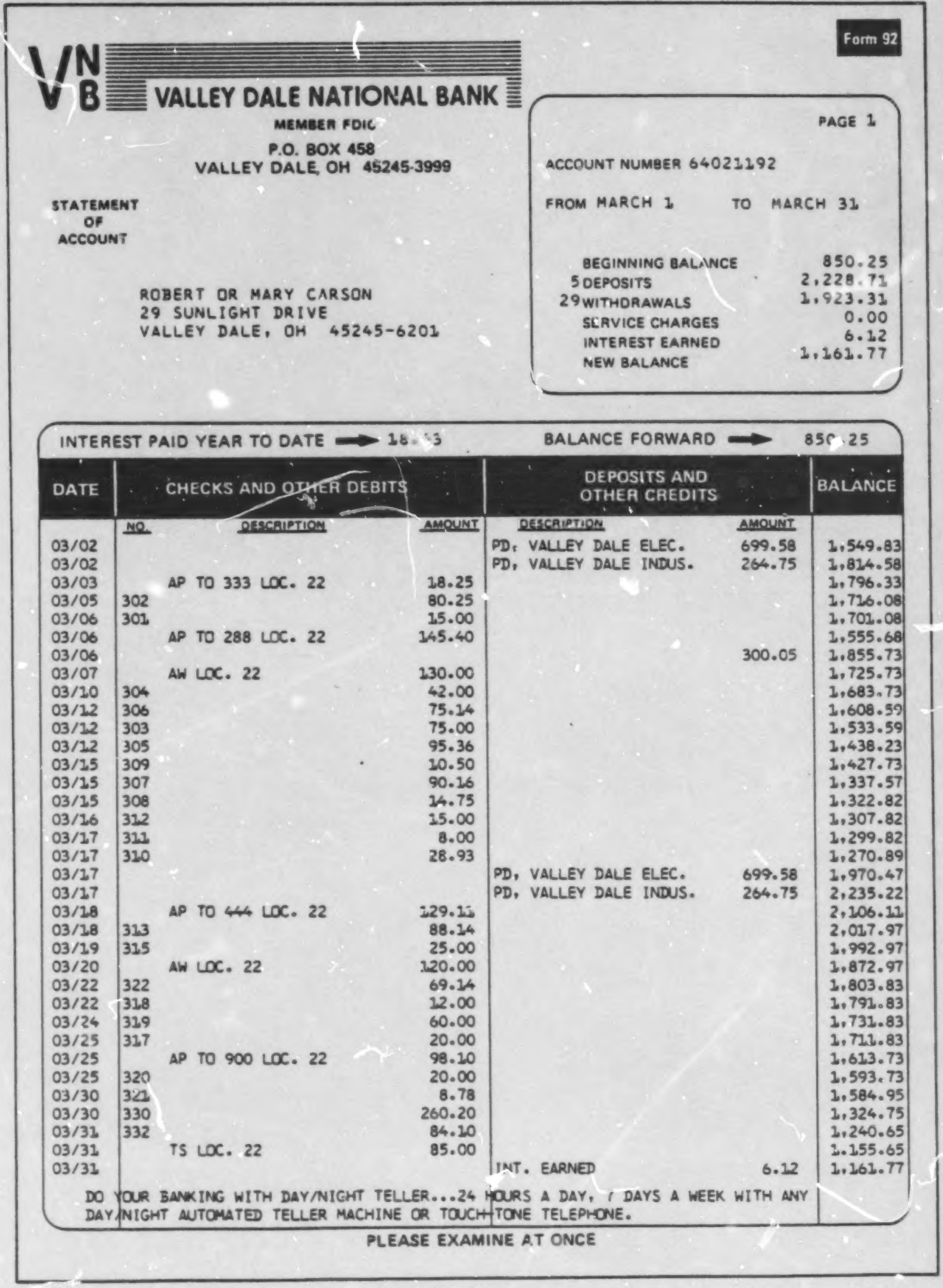
PEGGY ANN CARSON OR
ROBERT T. CARSON
PLEASE PRINT EXACT TITLE OF ACCOUNT

⑆5001⑈0000⑆

CHECKS DEPOSITED SUBJECT TO FINAL PAYMENT

SAVINGS

BEST COPY AVAILABLE



Form 92

VNB VALLEY DALE NATIONAL BANK
MEMBER FDIC
P.O. BOX 458
VALLEY DALE, OH 45245-3999

STATEMENT
OF
ACCOUNT

ROBERT OR MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

PAGE 1

ACCOUNT NUMBER 64021192

FROM MARCH 1 TO MARCH 31

	BEGINNING BALANCE	850.25
5	DEPOSITS	2,228.71
29	WITHDRAWALS	1,923.31
	SERVICE CHARGES	0.00
	INTEREST EARNED	6.12
	NEW BALANCE	1,161.77

INTEREST PAID YEAR TO DATE → 18.[illegible]3 BALANCE FORWARD → 850.25

DATE	CHECKS AND OTHER DEBITS			DEPOSITS AND OTHER CREDITS		BALANCE
	NO.	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
03/02				PD, VALLEY DALE ELEC.	699.58	1,549.83
03/02				PD, VALLEY DALE INDUS.	264.75	1,814.58
03/03		AP TO 333 LOC. 22	18.25			1,796.33
03/05	302		80.25			1,716.08
03/06	301		15.00			1,701.08
03/06		AP TO 288 LOC. 22	145.40			1,555.68
03/06					300.05	1,855.73
03/07		AW LOC. 22	130.00			1,725.73
03/10	304		42.00			1,683.73
03/12	306		75.14			1,608.59
03/12	303		75.00			1,533.59
03/12	305		95.36			1,438.23
03/15	309		10.50			1,427.73
03/15	307		90.16			1,337.57
03/15	308		14.75			1,322.82
03/16	312		15.00			1,307.82
03/17	311		8.00			1,299.82
03/17	310		28.93			1,270.89
03/17				PD, VALLEY DALE ELEC.	699.58	1,970.47
03/17				PD, VALLEY DALE INDUS.	264.75	2,235.22
03/18		AP TO 444 LOC. 22	129.11			2,106.11
03/18	313		88.14			2,017.97
03/19	315		25.00			1,992.97
03/20		AW LOC. 22	120.00			1,872.97
03/22	322		69.14			1,803.83
03/22	318		12.00			1,791.83
03/24	319		60.00			1,731.83
03/25	317		20.00			1,711.83
03/25		AP TO 900 LOC. 22	98.10			1,613.73
03/25	320		20.00			1,593.73
03/30	321		8.78			1,584.95
03/30	330		260.20			1,324.75
03/31	332		84.10			1,240.65
03/31		TS LOC. 22	85.00			1,155.65
03/31				INT. EARNED	6.12	1,161.77

DO YOUR BANKING WITH DAY/NIGHT TELLER...24 HOURS A DAY, 7 DAYS A WEEK WITH ANY DAY/NIGHT AUTOMATED TELLER MACHINE OR TOUCH-TONE TELEPHONE.

PLEASE EXAMINE AT ONCE

BEST COPY AVAILABLE

Form 93

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DAY/NIGHT TELLER

ELECTRONIC TRANSFERS

Telephone us at: 784-5000 or Write us at:
VALLEY DALE NATIONAL BANK
P.O. Box 458, Valley Dale, Ohio 45245-3999

As soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement of receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this we will recredit your account for the money you think is in error. You will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us by telephone. Call during normal business hours to confirm receipt of your deposit.

INTEREST PAID

Your banking statement reports the interest paid on your account (if applicable) for the interest period covered by the statement. This figure has been reported to the Internal Revenue Service by the bank for Income Tax purposes, and should be entered on your tax return.

OUTSTANDING CHECKS	
CHECK NO.	AMOUNT
	$
TOTAL ▶	$

You can easily

BALANCE YOUR CHECK REGISTER

By doing these things

Fill in the amounts from your BANK STATEMENT and CHECK REGISTER.

New balance shown on statement . . . . $ ________

Add deposits not on statement . . . . $ ________

____

____

____

____

Subtotal . . . . $ ________

Subtract total checks outstanding . . . . $ ________

Balance . . . . *$ ________

Balance shown in your check register . . . $ ________

Add deposits not already entered in check register . . . . $ ________

____

Add NOW interest earned . . . . $ ________

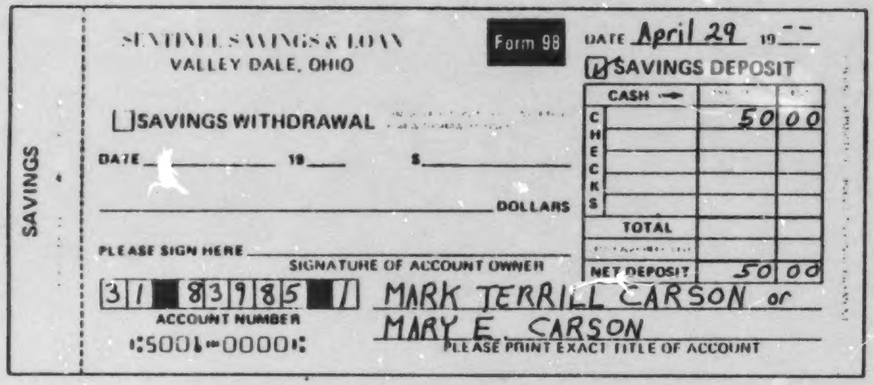
Subtotal . . . . $ ________

Subtract service charge . . . . $ ________

Balance . . . . *$ ________

*These totals represent the correct amount of money in the bank and should agree. Differences should be reported immediately.

BEST COPY AVAILABLE



SAVINGS

SENTINEL SAVINGS & LOAN
VALLEY DALE, OHIO

Form 98

DATE April 29 19--

☑ SAVINGS DEPOSIT

☐ SAVINGS WITHDRAWAL

DATE ________ 19___ $________

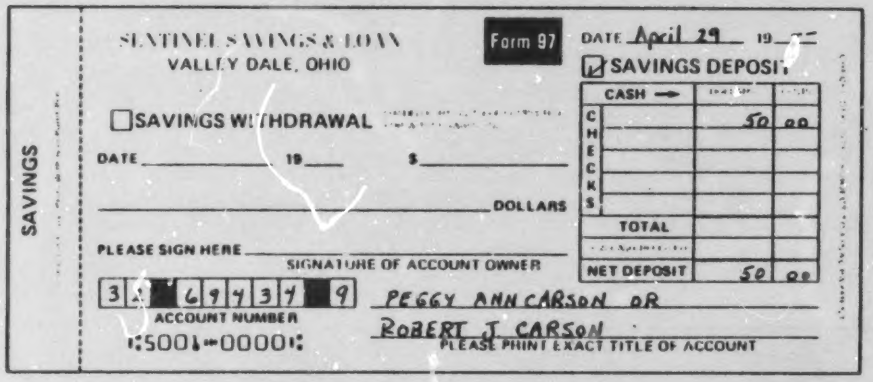
________ DOLLARS

PLEASE SIGN HERE ________
SIGNATURE OF ACCOUNT OWNER

CASH →		
CHECKS	50	00
TOTAL		
NET DEPOSIT	50	00

31 [redacted] 83985 [redacted] 1
ACCOUNT NUMBER
⑆5001⑉0000⑆

MARK TERRILL CARSON or
MARY E. CARSON
PLEASE PRINT EXACT TITLE OF ACCOUNT



SAVINGS

SENTINEL SAVINGS & LOAN
VALLEY DALE, OHIO

Form 97

DATE April 29 19--

☑ SAVINGS DEPOSIT

☐ SAVINGS WITHDRAWAL

DATE ________ 19___ $________

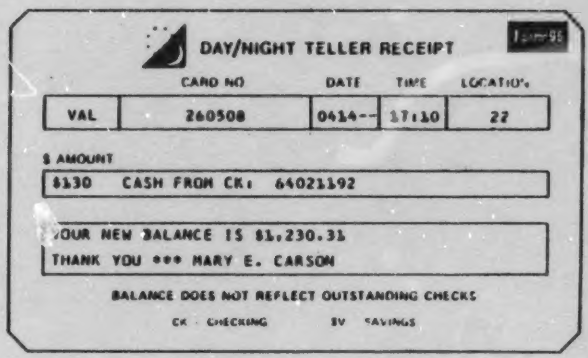
________ DOLLARS

PLEASE SIGN HERE ________
SIGNATURE OF ACCOUNT OWNER

CASH →		
CHECKS	50	00
TOTAL		
NET DEPOSIT	50	00

32 [redacted] 69434 [redacted] 9
ACCOUNT NUMBER
⑆5001⑉0000⑆

PEGGY ANN CARSON OR
ROBERT J. CARSON
PLEASE PRINT EXACT TITLE OF ACCOUNT



DAY/NIGHT TELLER RECEIPT

Form 96

	CARD NO	DATE	TIME	LOCATION
VAL	260508	0414--	17:10	22

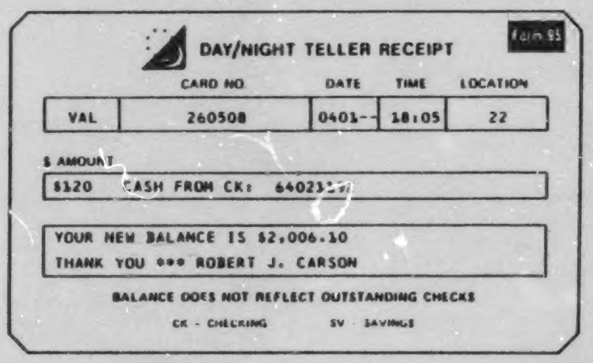
$ AMOUNT

$130 CASH FROM CK: 64021192

YOUR NEW BALANCE IS $1,230.31
THANK YOU *** MARY E. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS



DAY/NIGHT TELLER RECEIPT

Form 95

	CARD NO.	DATE	TIME	LOCATION
VAL	260508	0401--	18:05	22

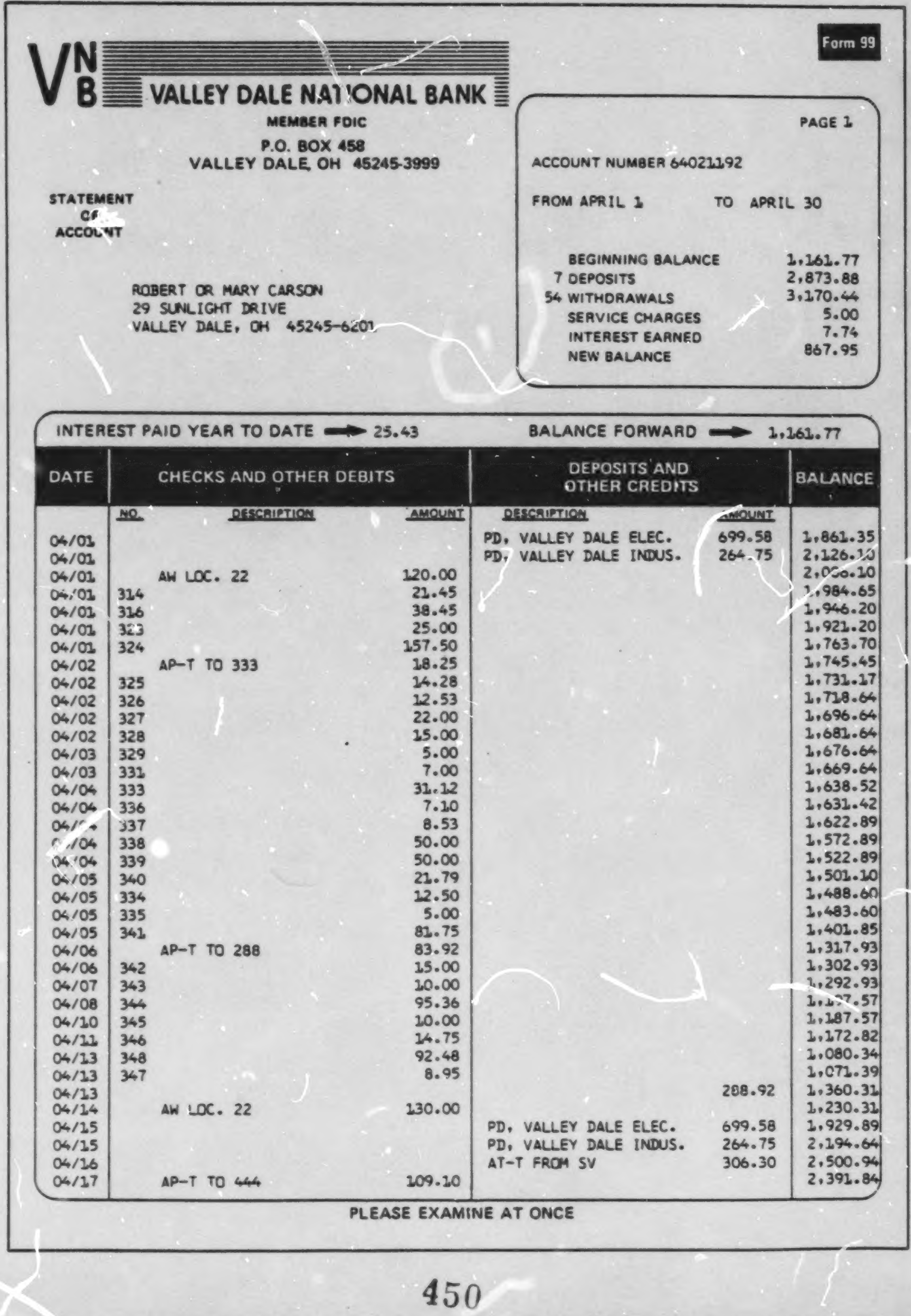
$ AMOUNT

$120 CASH FROM CK: 64021192

YOUR NEW BALANCE IS $2,006.10
THANK YOU *** ROBERT J. CARSON

BALANCE DOES NOT REFLECT OUTSTANDING CHECKS

CK - CHECKING SV - SAVINGS



Form 99

VNB VALLEY DALE NATIONAL BANK
MEMBER FDIC
P.O. BOX 458
VALLEY DALE, OH 45245-3999

STATEMENT
OF
ACCOUNT

ROBERT OR MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

PAGE 1

ACCOUNT NUMBER 64021192

FROM APRIL 1 TO APRIL 30

	BEGINNING BALANCE	1,161.77
7	DEPOSITS	2,873.88
54	WITHDRAWALS	3,170.44
	SERVICE CHARGES	5.00
	INTEREST EARNED	7.74
	NEW BALANCE	867.95

INTEREST PAID YEAR TO DATE → 25.43

BALANCE FORWARD → 1,161.77

DATE	CHECKS AND OTHER DEBITS			DEPOSITS AND OTHER CREDITS		BALANCE
	NO.	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
04/01				PD, VALLEY DALE ELEC.	699.58	1,861.35
04/01				PD, VALLEY DALE INDUS.	264.75	2,126.10
04/01		AW LOC. 22	120.00			2,006.10
04/01	314		21.45			1,984.65
04/01	316		38.45			1,946.20
04/01	323		25.00			1,921.20
04/01	324		157.50			1,763.70
04/02		AP-T TO 333	18.25			1,745.45
04/02	325		14.28			1,731.17
04/02	326		12.53			1,718.64
04/02	327		22.00			1,696.64
04/02	328		15.00			1,681.64
04/03	329		5.00			1,676.64
04/03	331		7.00			1,669.64
04/04	333		31.12			1,638.52
04/04	336		7.10			1,631.42
04/04	337		8.53			1,622.89
04/04	338		50.00			1,572.89
04/04	339		50.00			1,522.89
04/05	340		21.79			1,501.10
04/05	334		12.50			1,488.60
04/05	335		5.00			1,483.60
04/05	341		81.75			1,401.85
04/06		AP-T TO 288	83.92			1,317.93
04/06	342		15.00			1,302.93
04/07	343		10.00			1,292.93
04/08	344		95.36			1,197.57
04/10	345		10.00			1,187.57
04/11	346		14.75			1,172.82
04/13	348		92.48			1,080.34
04/13	347		8.95			1,071.39
04/13					288.92	1,360.31
04/14		AW LOC. 22	130.00			1,230.31
04/15				PD, VALLEY DALE ELEC.	699.58	1,929.89
04/15				PD, VALLEY DALE INDUS.	264.75	2,194.64
04/16				AT-T FROM SV	306.30	2,500.94
04/17		AP-T TO 444	109.10			2,391.84

PLEASE EXAMINE AT ONCE

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DIVERSIFIED OCCUPATIONS II

Form 100

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DAY/NIGHT TELLER

ELECTRONIC TRANSFERS

Telephone us at: 784-5000 or Write us at:
VALLEY DALE NATIONAL BANK
P.O. Box 458, Valley Dale, Ohio 45245-3999

As soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer on the statement of receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this we will recredit your account for the money you think is in error. You will have use of the money during the time it takes us to complete our investigation.

PREAUTHORIZED DEPOSITS

If you are the recipient of preauthorized deposits, you may contact us by telephone. Call during normal business hours to confirm receipt of your deposit.

INTEREST PAID

Your banking statement reports the interest paid on your account (if applicable) for the interest period covered by the statement. This figure has been reported to the Internal Revenue Service by the bank for Income Tax purposes, and should be entered on your tax return.

OUTSTANDING CHECKS	
CHECK NO.	AMOUNT $
TOTAL ▶	$

You can easily
BALANCE YOUR CHECK REGISTER
By doing these things

Fill in the amounts from your BANK STATEMENT and CHECK REGISTER.

New balance shown on statement . . . . $ ____________

Add deposits not on statement . . . . $ ____________

____

____

____

____

Subtotal . . . . $ ____________

Subtract total checks outstanding . . . $ ____________

Balance . . . . *$ ____________

Balance shown in your check register . . . $ ____________

Add deposits not already entered in check register . . . . $ ____________

____

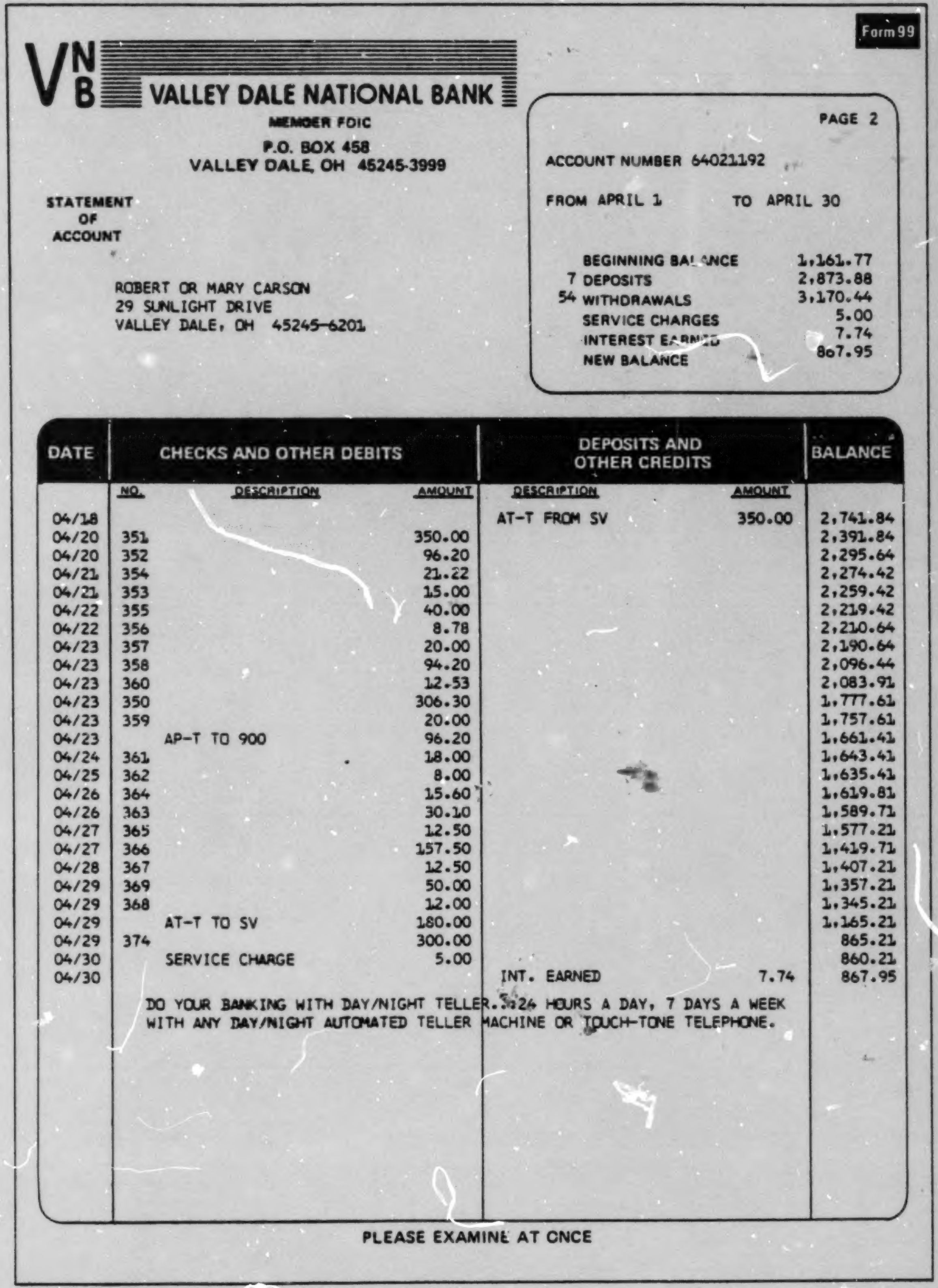
Add NOW interest earned . . . . $ ____________

Subtotal . . . . $ ____________

Subtract service charge . . . . $ ____________

Balance . . . . *$ ____________

*These totals represent the correct amount of money in the bank and should agree. Differences should be reported immediately.



Form 99

VALLEY DALE NATIONAL BANK

MEMBER FDIC

P.O. BOX 458
VALLEY DALE, OH 45245-3999

STATEMENT
OF
ACCOUNT

ROBERT OR MARY CARSON
29 SUNLIGHT DRIVE
VALLEY DALE, OH 45245-6201

PAGE 2

ACCOUNT NUMBER 64021192

FROM APRIL 1 TO APRIL 30

	BEGINNING BALANCE	1,161.77
7	DEPOSITS	2,873.88
54	WITHDRAWALS	3,170.44
	SERVICE CHARGES	5.00
	INTEREST EARNED	7.74
	NEW BALANCE	867.95

DATE	CHECKS AND OTHER DEBITS			DEPOSITS AND OTHER CREDITS		BALANCE
	NO.	DESCRIPTION	AMOUNT	DESCRIPTION	AMOUNT	
04/18				AT-T FROM SV	350.00	2,741.84
04/20	351		350.00			2,391.84
04/20	352		96.20			2,295.64
04/21	354		21.22			2,274.42
04/21	353		15.00			2,259.42
04/22	355		40.00			2,219.42
04/22	356		8.78			2,210.64
04/23	357		20.00			2,190.64
04/23	358		94.20			2,096.44
04/23	360		12.53			2,083.91
04/23	350		306.30			1,777.61
04/23	359		20.00			1,757.61
04/23		AP-T TO 900	96.20			1,661.41
04/24	361		18.00			1,643.41
04/25	362		8.00			1,635.41
04/26	364		15.60			1,619.81
04/26	363		30.10			1,589.71
04/27	365		12.50			1,577.21
04/27	366		157.50			1,419.71
04/28	367		12.50			1,407.21
04/29	369		50.00			1,357.21
04/29	368		12.00			1,345.21
04/29		AT-T TO SV	180.00			1,165.21
04/29	374		300.00			865.21
04/30		SERVICE CHARGE	5.00			860.21
04/30				INT. EARNED	7.74	867.95

DO YOUR BANKING WITH DAY/NIGHT TELLER. 24 HOURS A DAY, 7 DAYS A WEEK WITH ANY DAY/NIGHT AUTOMATED TELLER MACHINE OR TOUCH-TONE TELEPHONE.

PLEASE EXAMINE AT ONCE

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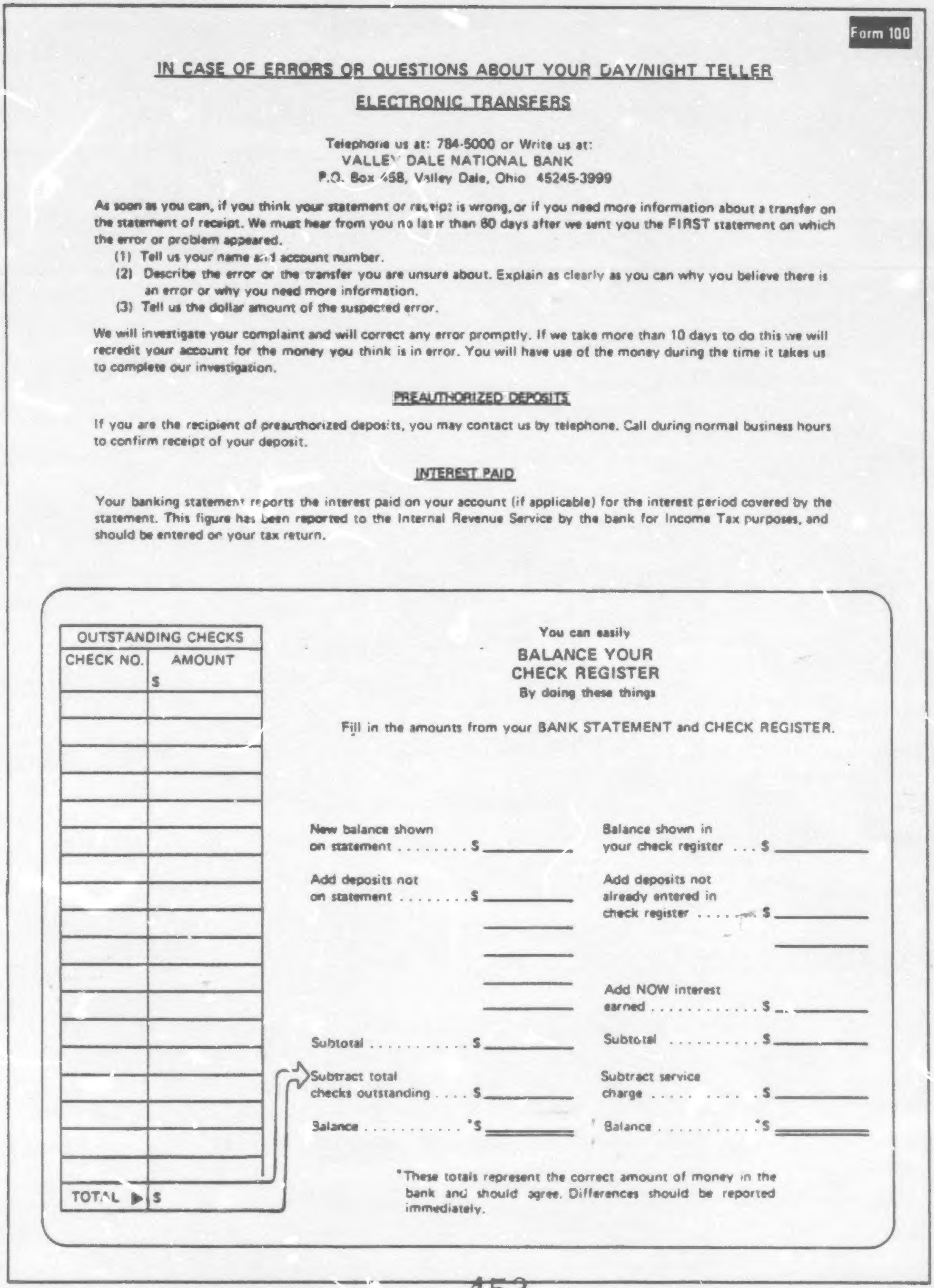

Form 100

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR DAY/NIGHT TELLER

ELECTRONIC TRANSFERS

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VALLEY DALE NATIONAL BANK
P.O. Box 458, Valley Dale, Ohio 45245-3999

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(1) Tell us your name and account number.
(2) Describe the error or the transfer you are unsure about. Explain as clearly as you can why you believe there is an error or why you need more information.
(3) Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 days to do this we will recredit your account for the money you think is in error. You will have use of the money during the time it takes us to complete our investigation.

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If you are the recipient of preauthorized deposits, you may contact us by telephone. Call during normal business hours to confirm receipt of your deposit.

INTEREST PAID

Your banking statement reports the interest paid on your account (if applicable) for the interest period covered by the statement. This figure has been reported to the Internal Revenue Service by the bank for Income Tax purposes, and should be entered on your tax return.

OUTSTANDING CHECKS	
CHECK NO.	AMOUNT
	$
TOTAL ▶	$

You can easily

BALANCE YOUR CHECK REGISTER

By doing these things

Fill in the amounts from your BANK STATEMENT and CHECK REGISTER.

New balance shown on statement . . . . $ ________
Add deposits not on statement . . . . $ ________
____
____
____
____
Subtotal . . . . $ ________
Subtract total checks outstanding . . . . $ ________
Balance . . . . *$ ________

Balance shown in your check register . . . $ ________
Add deposits not already entered in check register . . . . . . $ ________
____
Add NOW interest earned . . . . $ ________
Subtotal . . . . $ ________
Subtract service charge . . . . $ ________
Balance . . . . *$ ________

*These totals represent the correct amount of money in the bank and should agree. Differences should be reported immediately.

CARSON FAMILY
BUDGET FOR MONTH OF ______

Form 101

	Actual for Last Month	Budget for This Month
1. Cash balance at beginning of month	$ ______	$ ______
2. Add income	______	______
3. Total cash available	$ ______	$ ______
4. Less payments	______	______
5. Cash balance at end of month .	$ ______	$ ______
Distribution of payments:		
6. Allowances	$ ______	$ ______
7. Car	______	______
8. Clothing	______	______
9. Contributions	______	______
10. Food	______	______
11. Health and personal	______	______
12. Household operation	______	______
13. Housing	______	______
14. Recreation and advancement . . .	______	______
15. Savings and set-asides	______	______
16. Total payments	$ ______	$ ______

CARSON FAMILY
BUDGET FOR MONTH OF ______

Form 94

	Actual for Last Month	Budget for This Month
1. Cash balance at beginning of month	$ ______	$ ______
2. Add income	______	______
3. Total cash available	$ ______	$ ______
4. Less payments	______	______
5. Cash balance at end of month .	$ ______	$ ______
Distribution of payments:		
6. Allowances	$ ______	$ ______
7. Car	______	______
8. Clothing	______	______
9. Contributions	______	______
10. Food	______	______
11. Health and personal	______	______
12. Household operation	______	______
13. Housing	______	______
14. Recreation and advancement . . .	______	______
15. Savings and set-asides	______	______
16. Total payments	$ ______	$ ______

PHASE III

RECORD OF RECEIPTS AND PAYMENTS

	CK. NO.	DATE	EXPLANATION	TOTAL		DISTRIBUTION OF PAYMENTS										
				Receipts 1	Payments 2	Allowances 3	Car 4	Clothing 5	Contributions 6	Food 7	Health and Personal 8	Household Operation 9	Housing 10	Recreation and Advancement 11	Savings and Set-Asides 12	
1																1
2																2
3																3
4																4
5																5
6																6
7																7
8																8
9																9
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27																27

DIVERSIFIED OCCUPATIONS II

UNIT 22

Family Financial Management -D

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Family Financial Management

2. LESSON NAME The Retirement Years

3. LESSON TIME 2 days

4. TEACHER SET-UP Copies: unit packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) TSWBAT prepare a budget for a couple in their retirement years.

B)

C)

7. EVALUATION

8. SPECIAL NOTES

CONTENT OUTLINE	PROCEDURES
1) Explaination	1) This unit is the fourth part of a four part learning activity on family financial management. Read the directions carefully! When you have completed this unit, turn in the checkbook and finanacial record pages from all four units.

DIVERSIFIED OCCUPATIONS II

PHASE IV THE RETIREMENT YEARS

THE ROBINSON FAMILY

Many people spend about ¼ of their lifetime in retirement. The basic principles of sound financial management outlined in the Preface also apply to the retirement years.

Martha and Larry Robinson have retired from their jobs. Their children are grown and no longer live at home. The Robinsons' house was too large for their needs. They sold the house for $75,000. They bought a mobile home at Oceanside Mobile Home Park for $15,000. The Robinsons invested the $60,000 balance in short-term United States Treasury bills at the Federal Reserve Bank.

The Robinsons have practiced good financial management during their working years. Now that they have retired, they want to continue to budget their income. Prepare the Robinsons' November budget, Form 102, from the following information.

Income

The Robinsons' retirement income is from 4 sources—social security, pensions, interest on the U.S. Treasury bills, and stock dividends. The amounts listed below are yearly amounts. Divide each amount by 12 to find the monthly income. List each monthly amount in the proper space on the budget.

a. Social security, $7,992 per year.
b. Company pension plans, $4,008 per year.
c. Interest on U.S. Treasury bills, $6,000 per year.
d. Stock dividends, $4,200 per year.

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Regular Expenses

Regular expenses are also listed as yearly amounts. Find the monthly amounts and write them on the budget.

a. Yearly rental fee for a lot at Oceanside Mobile Home Park, $5,448. Utilities and recreational activities are included.
b. Yearly church pledge, $480.

Day-to-Day Expenses

Many of the Robinsons' day-to-day expenses will be lower in their retirement years. For example, with a smaller home, the Robinsons plan to spend less on household operation. Also, the Robinsons will not have to buy business clothes, so they estimate they will spend less for clothing. Each of the day-to-day expenses is a monthly estimate. Write each amount in the proper space on the budget.

a. Food and beverages, $300.
b. Clothing, $75.
c. Car maintenance and operation, $170. (The Robinsons have no car payment.)
d. Health and personal care, $120.
e. Household operation, $60.

Personal Expenses

The Robinsons have made monthly estimates for these items. Write the amounts in the proper spaces.

a. Personal allowances: Larry Robinson, $100; Martha Robinson, $100.
b. Contributions (not including church pledge), $10.
c. Recreation and advancement, $140.

Set-Asides

The Robinsons plan to save the remainder of their income. Their savings will be used for large bills and future goals.

a. Large bills:
   The Robinsons estimate they will have to pay $186 quarterly (4 times per year) for state and federal income taxes. Find the amount they will have to save per month. Write the monthly amount on the proper space on the budget.
b. Future goals:
   (1) The Robinsons plan to save $828 per year for trips to see their children and grandchildren. Find the amount they want to save per month. Write the monthly amount on the budget.
   (2) The Robinsons plan to buy a new car in one year. They plan to have $1,800 saved for a down payment. What amount will the Robinsons need to save each month to reach this goal? Write the amount per month on the budget.

Grand Total

Add sections 2 through 5. This amount should be the same as the Robinsons' monthly retirement income. If it is not, you must find and correct your error(s).

Budget Decision Making

What adjustments do you feel should be made in the Robinsons' day-to-day and personal expenses? Are there other large bills and future goals for which the Robinsons should be saving? Should the Robinsons budget an amount for emergencies? Make any adjustments you feel are necessary in their November budget. Remember that total expenditures must be the same as total income.

Form 102

MARTHA and LARRY ROBINSON
NOVEMBER BUDGET

1 Monthly Retirement Income:
- a. Social security $______
- b. Company pension plan ______
- c. Monthly interest on United States Treasury Bills ______
- d. Average monthly income from stock dividends ______

Total monthly retirement income $______

---

2 Regular Expenses:
- a. Monthly rental fee at Oceanside Mobile Home Park $______
- b. Church pledge ______

Regular expenses subtotal $______

3 Day-to-Day Expenses:
- a. Food and beverages $______
- b. Clothing ______
- c. Car maintenance and operation (no car payments) ______
- d. Health and personal care ______
- e. Household operation ______

Day-to-day expenses subtotal $______

4 Personal Expenses:
- a. Personal allowances $______
- b. Contributions (not including church pledge) ______
- c. Recreation and advancement ______

Personal expenses subtotal $______

5 Set-Asides (Savings):
- a. Large bills:
  State and federal income taxes $______
- b. Future goals:
  Holiday trips ______
  Downpayment on a new car ______

Set-Asides subtotal $______

6 Grand Total (Sections 2,3,4,5) $______

DIVERSIFIED OCCUPATIONS II

UNIT 23

Economics

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Economics
2. LESSON NAME Life Auction
3. LESSON TIME 1 day
4. TEACHER SET-UP Copies: Life Auction, Vocabulary
5. MATERIALS NEEDED play money--10 $1,000 bills per student
6. PERFORMANCE OBJECTIVES

   A) TSWBAT analyze the values in life and prioritize theirs.

   B) TSWBAT participate in an auction to learn supply and demand relations.

   C)
7. EVALUATION
8. SPECIAL NOTES

DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Life Auction	1) HANDOUT -distribute handout and ask students to select 5 items of most importance to them and rank order those 5 -divide into groups of 3 or 4 and share lists and discuss what they feel is most important in life(5 min. -begin auction. Each student is give 10 bills--each worth $1,000. One student is appointed banker. -Begin auctioning off the list, write down anme of high bidder and winning bid. -keep at a fast pace!! -after all items have been auctioned ask: -who didn't buy -who bought more than one -highest price -least wanted -other values not listed
2) Introduction to inflation	2) Tomorrow we will discuss inflation and deflation. Do you see any way today's activity leads to that?!
3) Vocabulary	3) HANDOUT, read definitions and discuss

DIVERSIFIED OCCUPATIONS II

LIFE AUCTION

___ Ability to influence others

___ Power over things (fix cars, program computers, etc)

___ Artistic ability

___ Active and satisfying athletic life

___ Opportunities for risk and adventure

___ Intellectual ability

___ Good health

___ Vast wealth

___ Approval of the opposite sex

___ Intellectual stimulation

___ Physical attractiveness

___ Prestige

___ Ability to initiate and maintain friendships

___ Ability to bounce back

___ Ability to give love

___ Close and supportive family life

___ Religious freedom

___ Satisfaction in occupation/career

___ Leadership power

___ Self-respect

Select five items out of the above list that are most important to you. Rank these five in order of importance--1 being most important and 5 being the least important of the five choosen values.

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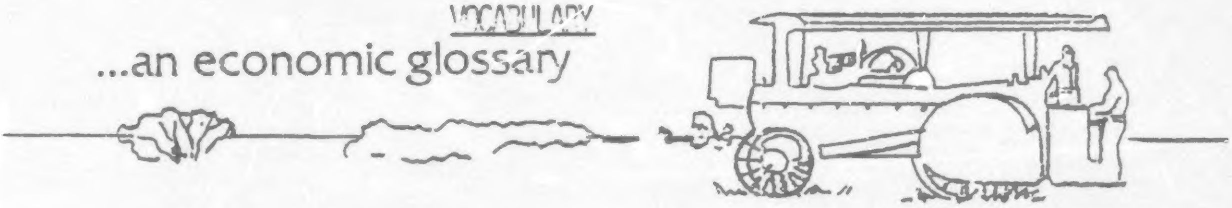
DIVERSIFIED OCCUPATIONS II

UNIT #23

VOCABULARY

...an economic glossary



BARTER: a system in which goods and services are exchanged for other goods and services without using the intermediary good called money.

CAPITAL EQUIPMENT: machines and equipment that businessmen use to produce goods and services for consumption.

CAPITAL INVESTMENT: investment in a productive asset that is, an asset which will yield a stream of income in the future.

CAPITAL MARKET: a market in which loans can be obtained. Or in which shares in companies can be bought and sold.

COMPARATIVE ADVANTAGE: individuals find their comparative advantage by seeking out the highest yielding activity that they can engage in, relative to all other activities, during any given period of time.

DIMINISHING RETURNS: usually called the law of diminishing returns. After some point, successive increases in labor, for example, added to fixed amounts of land and other things used for production, will not cause an equal proportionate increase in output.

DIVISION OF LABOR: a situation in which individual workers take on specialized tasks instead of attempting to do everything necessary to produce a product or service.

ECONOMIES OF SCALE: reduction on the average per unit cost of producing something due to producing on a larger scale.

HORIZONTAL INTEGRATION: the merging of business in the same activity, such as the merger of several gasoline companies, or several shoe manufacturing companies.

INDUSTRIAL UNIONS: organizations of workers in an entire industry irrespective of their particular job classification, such as the United Auto Workers.

INVESTMENT IN HUMAN CAPITAL: the training, schooling, and medical attention of human beings which makes them more productive in the future. Investment may be formal, such as going to college, or informal, such as on-the-job training.

LAW OF DEMAND: the quantity demanded of a good or service goes up when its price goes down, and vice versa.

LAW OF SUPPLY: as the price, and hence rate of return of profit, goes up for a good or service, producers will want to supply more.

LIQUID ASSETS: assets which are easily exchangeable for cash without a change in their value. The most liquid asset is, of course, cash itself.

MARKET: the geographical area in which economic exchanges take place and in which goods and services which are similar tend to have similar prices.

MASS PRODUCTION: technique involving the production of many units of a product. Mass-production techniques are generally associated with machinery and large factories.

MIXED ECONOMY: an economy in which some of the tenets of socialism and some of the tenets of capitalism coexist. In other words, a situation in which there is both free enterprise and government intervention in the marketplace.

MONOPOLY: in its strictest sense, a single seller of a good or service, but more generally, a seller of a good or service who has considerable control over prices and output.

OPPORTUNITY COST: the alternative cost of doing something. Opportunity costs can be explicit, as in the case of a clearly marked price of a good or service, or implicit, as in the case of a value of a person's leisure time.

SOCIAL RATE OF RETURN: the rate of return on an investment that takes account of not only the benefits to the private investor but also any other benefits that society obtains.

SPECIALIZATION: the process of limiting one's activity to more and more narrowly defined processes.

TRANSACTION COSTS: all of the costs associated with exchange such as the cost of finding out the quality and price of goods, and so on.

VARIABLE COSTS: costs which vary with the use of an asset. For example, gasoline would be a variable cost in using your car. The more you drive it, the more gasoline you have to buy.

VERTICAL MERGERS OR INTEGRATION: the joining together of businesses which engage in the various stages of producing a final product. For example, the merging of a coal company with an electric utility would be a vertical merger.

WEALTH: the scarce things that people value, such as land, houses, clothes, and cars. It is also possible to include one's inherent income-earning capacities as part of wealth.

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Economics
2. LESSON NAME Inflation
3. LESSON TIME 3 days
4. TEACHER SET-UP Copies: Inflation Reading Outline, Reading, What would a day in your life be..., Test
5. MATERIALS NEEDED
6. PERFORMANCE OBJECTIVES

   A) TSWBAT define the different forms of inflations.

   B) TSWBAT explain what the government can do in regards to inflation.

   C) TSWBAT describe some problems related to inflation.
7. EVALUATION
8. SPECIAL NOTES

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DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Inflation Reading Outline	1) HANDOUT, explain that this is to be used while reading the following article to make a brief summary of what the article is all about.
2) Inflation: On prices & Wages & Running Amok	2) HANDOUT, read and discuss -depending on reading level of the students this can either be read on their on or as a group. Group reading will allow for discussion and clarification and hopefully better retention!!
3) What Would A Day In Your Life Be Like Without The Private Enterprise System?	3) HANDOUT, read and discuss -this is just for fun--and to make them a bit more aware of other systems -if their are exchange or foreign students in the class, have them share what their homeland is like
4) Test	4) HANDOUT, complete and turn in

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DIVERSIFIED OCCUPATIONS II

INFLATION READING OUTLINE

Outline the Economics reading on inflations "on prices and wages and running amok."

DEFINE

A. Demand Inflation

B. Cost Inflation

C. Fiscal Policy

D. Monetary Policy

E. Expectation

WHAT GOVERNMENT CAN DO

A. Credit Controls

B. Increase Taxes

C. Federal Reserve System

SOME PROBLEMS

A. Unemployment

B. Housing

C. Price Controls

Teacher Reading for Activity 10

INFLATION

On Prices

&

Wages

&

Running Amok

Readings

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WHAT CAUSES INFLATION?

ANTIQUES AUCTION

Long ago, an anonymous economist said inflation was caused by too much money chasing too few goods.

Since then no one has come up with a better description of what causes the major type of inflation—"demand" inflation. Sometimes it is called "demand-pull" inflation.

DEMAND INFLATION

Here's an easy way to visualize demand-pull inflation.

Suppose a group of people go to an auction prepared to spend all the money they have. It doesn't really matter what is being auctioned off—cattle, antique furniture, rugs or phonograph records. The main point is that everyone who goes to the auction wants what is being sold so much that he is willing to spend every dime he has buying as much as he can of the item.

Say the item is cattle. A lot of people want to buy beef.

Well, the auction starts. The first steer is shown and people start bidding. The price is bid higher and higher until all but one person quits bidding. He gets the steer. Prices for the other steers could go higher or lower during the auction, but eventually every steer will be sold and everyone will be out of money.

Now suppose the same size group goes to a similar auction the next day. Each person starts out with the same amount of money. There are the same number of steers to be sold.

But suppose that just before the bidding begins somebody comes along and gives each person an extra $100. Now these people are all eager to buy beef, just as eager as they were the day before. They also are just as willing to spend every penny they have to buy beef—including their extra $100.

The bidding begins again. Soon everybody notices that the bidding on each steer is going higher than the day before. Everyone realizes he must bid higher than the day before or he won't get any beef. So everybody bids higher and higher and higher.

When the auction is over, everyone is once again out of money. As a group, they haven't purchased any more steers—there weren't any more to buy than the day before. But the price of the steers averages considerably

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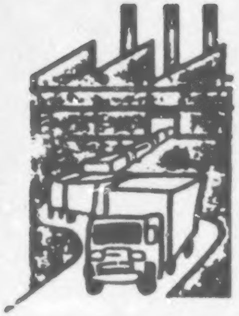


more than the day before. *The supply was the same, but people had more money so prices went up.* The same sort of thing happens throughout the nation when money increases faster than goods. Of course when this happens, money is chasing more than one thing. It is chasing cars, cattle, radios and refrigerators, everything.

And, of course, when people have more money to buy these things, the people who produce them try to make more of them. They try to make more radios and refrigerators and more cars and more cattle . . . Cattle?

You see one problem right away. It takes two years to produce more cattle.

The situation with radios and refrigerators and automobiles is a bit different. More can be produced pretty quickly but the new units could be more expensive. For the moment, let's stick to the cattle example.

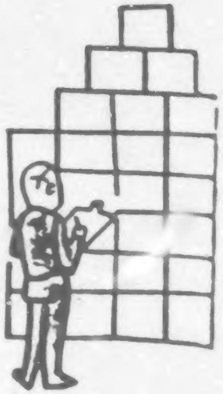
More Money. Where, you ask, does the extra money come from? Surely nobody is going around the country passing out $100-bills. No.

The extra money can get into the nation's spending (bidding) activity in a number of ways.

Remember what happened after World War II? People took lots of money out of their savings accounts and started spending it. That's an example of a spurt in *private demand.* Sharply increased spending by individuals and companies can cause inflation if there aren't enough goods to supply this demand. This is one form of demand inflation. That demand can come from foreign countries as well, providing more buyers and more money to compete for the existing supply.

Another way for extra money to get spread around the nation is for the Government to spend a lot more than it collects in taxes and other revenue. The relationship between what a Government spends and what it takes in is an expression of its *fiscal policy.* At times the Government will deliberately spend more than it receives as a way of perking up the economy. At other times excess spending will be prompted by external events. Big Government spending during the Korean War resulted in the inflation of that period.

There's a third way lots of extra dollars can get put into the nation's money supply. That's through the Federal Reserve System, which is run by the Government. The Federal Reserve issues all the paper money used by the economy. (Look at the dollar bills in your pocket.) The Federal Reserve also attempts to control the amount of money available to banks for lending.



The regulation of the amount of money available for spending in the economy is called *monetary policy.*

Three things, then, can contribute to demand inflation: private demand, fiscal policy and monetary policy. Each can be measured and, to some extent, controlled.

But there's a fourth factor that is much harder to measure and impossible to control: What people expect to happen to prices and wages.

If people think prices are going up tomorrow, they are likely to rush out and buy as much as they can today. They are more likely to borrow money to buy things at what they think are bargain prices.

Businesses are likely to build big inventories stocking up more goods than they really need.

Labor unions are likely to demand higher-than-usual wage increases in their new contracts to make up for higher prices they expect in the future.

So add another factor to the causes of demand inflation: *expectations.*

COST INFLATION

There's another type of inflation that economists called "cost inflation." Sometimes they call this sort of inflation "cost-push" inflation. And some economists call it "sellers' inflation."

This is the sort of inflation that is going on when prices are rising even though there isn't "too much money chasing too few goods."

In this sort of inflation, you see prices and wages going up even though sales may be decreasing and more and more people are out of work.

If everything operated according to the so-called "law" of supply and demand, this couldn't happen. When demand for goods or services goes down, prices should too.

That's what would happen in our example of the cattle auction. If only half as many people showed up for the auction, or the same amount of people showed up with half as much money, the price of steers would go down.

But some parts of our economy don't operate like an auction. In some activities, big corporations and big

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MORE
MONEY
NOW!

unions seem able to push prices and wages up even when demand is steady or going down. They are able to do this because competition to provide the goods and services is limited or restricted in some way. Economists call this "market power."

You can probably think of a number of examples where prices and wages go up even when demand is steady or goes down, even when there is an excess of production capacity.

Economists noticed and named "cost" inflation in the 1950's but they aren't in agreement about the causes.

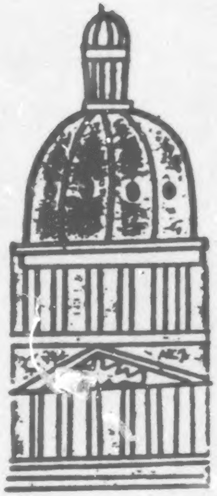
Some economists say this sort of inflation is really just the second phase of demand inflation. After demand is lowered and some prices level off, they say, labor and business "catch up" with the previous inflation by getting higher wages and higher prices.

Maybe so, say other economists, but neither business nor labor could do this in the face of declining demand if they didn't have the "market power" to enforce their will.

It isn't necessary to try to settle this argument now, but you might want to form an opinion.

Your opinion on this point may influence your opinion about what Government can do about inflation.

WHAT THE GOVERNMENT CAN DO



To figure out what the Government can do to stop inflation, you must first figure out what is causing the inflation you want to stop. The cure should match the disease.

Say, for example, that the inflation is caused by excess private demand—demand so strong that there just aren't enough workers and factories to produce everything that people want to buy. (Remember again what happened after World War II.)

In that sort of situation the Government can try to stop inflation by imposing *credit controls*. It can require that down payments for automobiles, appliances, furniture and so on be much higher than usual. It can also require that time payment plans be relatively short; that, for example, an automobile be paid for in 12 months instead of 36.

Either way these credit controls reduce demand by reducing the number of people who can afford to buy goods on credit. Some people won't be able to buy because of the higher down payment; others won't be able to afford the higher monthly payments. There have been times in the past when the Government has used both devices to reduce demand. But these controls are not popular, and they are only appropriate if private demand exceeds the ability of the nation to produce wanted goods.

Another way the Government can reduce demand is by *increased taxes*. The more taxes people and corporations must pay, the less money they have left to spend. People have less money to spend on consumer goods—things like bicycles, refrigerators, electric can openers, etc. Corporations have less money to invest in new factories, warehouses, stores, etc. The pace of the economy slows down.

In addition to reducing private demand, increased taxes can help the Government achieve a more balanced fiscal policy. We've seen that the Government can contribute to inflation by spending more money than it receives. Government can bring its budget into balance by spending less, taxing more—or both.

Increasing taxes is, of course, a very unpopular thing to do. People don't like paying more taxes for any reason, even if they are told this is necessary to curb inflation. And politicians don't like to take the blame for anything that is this unpopular. Another disadvantage

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is that it takes many months—sometimes more than a year—for new tax laws to be passed.

Another way that demand can be cut back is by reducing the supply of money. The Federal Reserve System—which is part of the Federal Government—can do this in a number of ways.

The Reserve can sell Government bonds on the open market. Banks are usually the biggest purchasers of these securities; the Reserve collects from the banks by deducting the bond price from reserve deposits held for the banks. As a result of these confusing but important transactions, the banks have less money to loan. This is the main way the Reserve reduces the nation's money supply.

In addition, the Federal Reserve can raise the amount of money banks must keep in reserve against deposits. (Banks lend or invest money they don't have to keep in reserve.) The Federal Reserve could, for example, say that banks must keep one dollar on reserve for every five dollars in deposits. If the previous requirement had been to keep in reserve only one dollar for every ten dollars on deposit, this change would reduce the amount of money available to the bank to lend.

The Reserve also has the power to raise or lower discount rates—the interest rate the Reserve charges when it loans money to banks. It also can set margin (down payment) requirements for the purchase of stocks and bonds.

SOME PROBLEMS

So Government, then, can reduce demand through either fiscal (increased taxes) or monetary (reducing the money supply) policies.

Either way, there are problems.

Unemployment. If demand is cut back too quickly or too sharply millions of people can find themselves out of work. That's because with less demand for goods, factories will produce less; workers will be laid off.

And people will have less money to buy services. A family may decide not to fix a broken television set; that means less work for the repairman. With less money in his pocket, the repairman may decide to spend less money for extras—a fishing rod or a bowling ball. So stores that sell fishing rods and bowling balls have fewer customers; they decide to lay off some sales clerks.

The whole thing starts snowballing and before you know it inflation is not the nation's number-one problem; unemployment is.

Teenagers are more likely to be out of work during periods of high unemployment than any other age group. *Blacks and other minority groups* also suffer more from unemployment than others.

LUMBER
FOR
SALE

Housing. The building of new homes and apartments is very sensitive to Government attempts to influence demand in the economy, especially by regulation of the money supply. When the money supply is cut, banks and savings and loan associations have less money for construction loans and mortgages. Soon builders discover that prospective house buyers can't get mortgages, so they build fewer homes. If a builder has more houses already built than he can sell, he may stop constructing houses at all.

Carpenters, plumbers, brick masons and all the other tradesmen who build houses have less work to do. Many become unemployed altogether.

And families who want to buy homes discover they can't. A family may have been dreaming of a home and saving for it for years, only to discover that through no fault of its own, it cannot get a mortgage.

Thus, just as we have seen that inflation is disruptive, attempts to dis-inflate the economy can be disruptive also.

In fact, economists have shown that some increase in prices—and thus some inflation—is necessary to prevent unemployment.

So the task of the officials who set the Government's fiscal and economic policy is to achieve a fine balance between too much and too little. Too much Government spending and too much money floating around can produce inflation. Taxes that are too high or policies that result in a scarcity of money can lead to a recession.

INCOMES POLICY

Any attempt by the Government to influence wage and price decisions outside the regular working of the economy is called an "incomes policy." These are attempts to influence prices and wages in ways other than across-the-board fiscal and monetary policies.

An "incomes policy" can be gentle or it can be tough.

Some Administrations have developed voluntary "*guidelines*" for wages and prices. These guidelines have been based on what Government economists figured would not upset the economy. Usually most attention has been focused on major industries.

Presidents and their aides have attempted to persuade union and industry officials to accept the guidelines voluntarily. They do this both publicly and privately. Such attempts at persuasion are called *jawboning*.

Sometimes jawboning has worked. Sometimes it hasn't. Guidelines seem to break down when demand strains the country's production capacity.

Controls. Direct controls on wages and prices are a more severe form of incomes policy.

During World War II and the Korean War, the nation had very strict wage and price controls, along with rationing of most items. The controls regulated the price of almost everything and took tens of thousands of officials to administer.

On Aug. 15, 1971, the Government froze prices and wages for 90 days. Following this, prices charged by large corporations—and the wages paid by them—were controlled by what was known as Phase II of the control program. Companies were allowed to increase prices to pass along increased costs if the higher prices did not increase their customary profit margins. (Profit margins are the difference between costs and sales. If, for example, it costs $1 to manufacture a dozen pencils and the manufacturer sells pencils for $1.15 a dozen, the profit margin is 15%.)

Wage increases were limited. The rules for wage increases were flexible but the general guidelines were that wage increases should be limited to an average of 5.5 percent a year, plus .7 percent in fringe benefits.

Since Phase II did not regulate prices on an item-by-item basis, it could be administrated by a relatively small Government staff—about 1,000 people. The Internal Revenue Service was charged with enforcing the regulations.

A new control program, Phase III, began in January, 1973. It retained many of the features of Phase II but relied more on voluntary compliance. Companies were not required to obtain Government approval in advance of increasing prices.

In June, 1973, prices were frozen again for a period not to exceed 60 days. During this period Government officials talked with spokesmen for consumers, business, unions, farmers and others to aid in planning a Phase IV economic control program.

Pro and Con. Wage and price controls, and even guidelines, are controversial.

Some economists oppose any form of incomes policy. They say guidelines amount to unwarranted attempts by the Government to influence the free working of the economy. Usually these economists say guidelines won't work anyway. And they are horrified at the prospect of direct controls.

Other economists favor guidelines but oppose controls. They say Government has an obligation to set rough standards for business and labor to follow but shouldn't attempt rigid controls.

Their main argument is that a free market system is much more efficient in allocating the country's resources than any Government agency could be. This is what they mean by that:

When demand for an item goes up in a free economy, the price increases. So does the profit. When other manufacturers see how profitable the item is, they decide to begin manufacturing it also. Soon the supply of the item has increased so much that it catches up with the demand. If production is increased even more, the price can go down. But the point is that prices have served to "signal" an increased demand for a product and to bring about an increase in the supply of the product.

The mechanism also works to allocate labor and capital (money). When people see wages in a particular trade going way up, more and more people decide to enter that trade. The same thing works for capital: people invest their money where they can get the greatest return.

A third group of economists, however, notes that the real world doesn't work like economic textbooks say it should. These economists point out that wages and prices in many industries hardly ever come down; they only go up. Instead of lowering prices, manufacturers in these areas simply produce less. Workers in these industries don't suffer pay cuts, although they make less

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overtime when demand is down. Instead of wages going down, fewer people are employed.

In fact, these economists note, wages and prices in these industries may go up even when demand falls.

These companies and workers are somehow protected from the competitive forces of a free economy.

Sometimes, one or two firms in an industry are so large that they don't have to worry about another company starting in business to compete with them.

In some cases one, two or three firms produce such a large share of the market that they set the price and smaller producers follow.

Labor unions, by striking or threatening to strike, are often able to win wage increases even when demand for what they produce—and therefore for the worker's services—is declining. And union contracts set a minimum on the wages of all members; their wages seldom go down.

For all of these reasons, this third group of economists say that the Government must step in and regulate prices and wages during periods of "cost" inflation.

Fiscal and monetary policies curtail "demand" inflation, but they can't do the job alone in time of "cost" inflation. Direct controls, they say, are needed to regulate industries which escape the consequences of lower demand.

This is a controversial position. Economists are likely to be arguing about it for a long time to come.

WHAT WOULD YOU DO?

Well, now you see the problem.

Inflation can result from *increased demand*. This can be the result of increased *private demand*, increased *Government spending* or increased *money supply*.

Inflation can result also from *increased costs*; sometimes these costs go up even when demand falls because of *market power*.

Where We Are Now. The inflation of the late 1960's and early 1970's was caused by a combination of factors.

Economists disagreed about how it got started. Some economists say the inflation had started and become widespread many months before the beginning of the Vietnam War build-up. Others say massive Government spending for the Vietnam War, beginning in 1965, was the major cause of the inflation of that period.

Most economists agree that the failure to immediately levy taxes to pay for the war made inflation worse. A 10-percent surtax was levied on corporate and personal incomes in mid-1968, but economists say the fires of inflation were already raging furiously then.

In 1969 and 1970, the nation's money supply was cut back. Interest rates went up. So did unemployment. By 1971, it appeared that the causes of "demand" inflation had been extinguished. But prices continued to rise anyway. Economists blame the price increases on "cost" inflation. That was the situation when the 1971 wage-price freeze was announced.

By 1973, the economy had changed. Business was booming. Some industries were producing at close to capacity. Some items were in short supply. Unemployment continued relatively high, but in some fields there was a shortage of skilled workers. The nation appeared to be suffering from both cost and demand inflation.

SOME CHOICES

So, reviewing what has been said about the causes and cures of inflation, consider these anti-inflation options available to the Government:

Increased taxes
Decreased money supply
Guidelines and jawboning
Wage and price controls
Credit controls

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DIVERSIFIED OCCUPATIONS II

WHAT WOULD A DAY IN

YOUR LIFE

BE LIKE WITHOUT THE PRIVATE ENTERPRISE SYSTEM?

7:00 AM

Time to start the day with a cup of coffee. There's only one brand. Quality is not too good, but you probably don't know that since you've never had an opportunity to select from different brands competing for your taste preferences.

8:00 AM

Off to work . . . Many of the kinds of jobs you work at today won't exist, for there would be no incentive to risk money creating jobs if there were no opportunity to make a profit.

9:00 AM

Perhaps there's a meeting at work this morning to discuss productivity. No reward particularly for doing a better job . . . but remember, there may not be lots of places where you can look for work -- so you work harder and longer without any real hope for significant improvement.

10:00 AM

You have a doctor's appointment. While you may not need to take any money, you probably won't have much choice in who treats you or even in the quality of treatment you require.

12:00 NOON

Lunch time . . . There's a restaurant not far away. Food's not particularly good and the menu has been the same for six months, but since there are very few choices, it really doesn't make a lot of difference.

3:00 PM

Time to pick up the kids . . . You're the only one on the block with a car. Oh, the Smiths ordered one 18 months ago, and they'll be able to help out when it comes in, but meanwhile . . .

7:00 PM

TV time . . . No advertising to interrupt your favorite program. In fact, there won't be too many favorite programs. Tonight there is a report on the benefits of the classless society.

11:00 PM

Bedtime . . . You can't undertand why you're always bored -- no zest for life, never anything challenging to look forward to.

Is this an oversimplified version of life without the PRIVATE ENTERPRISE SYSTEM? Too dramatic? Too pessimistic?

Perhaps, but before you answer, think about it a little while. Is the competitive system -- free choice, your right to decide for yourself what quality of life you wish for your family, how you will live, what you will buy, what you will pay -- important to you? Is freedom itself really important?

Ask anyone who has lived under another system.

DIVERSIFIED OCCUPATIONS II

UNIT #23

TEST

1) What is the one value you selected as your number one choice in the Life Auction, and why did you select that one?

2) What is the difference between the law of demand and the law of supply?

3) What is a monopoly? (NO, not the game!)

4) What is one thing the governement can do to help solve inflation problems?

5) Describe one problem associated with inflation..

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DIVERSIFIED OCCUPATIONS II

UNIT 24

Study Of My Job

DIVERSIFIED OCCUPATIONS II

LESSON PLAN

1. UNIT NAME Study of my Job

2. LESSON NAME Study of my Job

3. LESSON TIME ?!?

4. TEACHER SET-UP Copies: vocabulary, A Study of my Job packet

5. MATERIALS NEEDED

6. PERFORMANCE OBJECTIVES

A) TSWBAT compile details about their place of employment and put it in report form using a format provided for them.

B) TSWBAT explain the operating functions of their place of employment.

C)

7. EVALUATION

8. SPECIAL NOTES This is a unit that should be explained at the beginning of the year--and completed either the last quarter or when their job terminates. They may want to keep it in their notebooks and work on it throughout the school year as they learn the information asked for. For students working more than one job during the school year--extra credit for each report?!

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DIVERSIFIED OCCUPATIONS II

CONTENT OUTLINE	PROCEDURES
1) Vocabulary	1) HANDOUT, give definitions
2) A Study of my Job	2) HANDOUT, complete and turn in -go over each page and explain what information is being asked for and to what extent -explain the procedure for completing this unit (see "Special Notes" on the Lesson Plan)

DIVERSIFIED OCCUPATIONS II

UNIT #24

VOCABULARY

1) EMPLOYER
2) COORDINATOR
3) POLICIES
4) SINGLE PROPRIETOR
5) PARTNERSHIP
6) CORPORATION
7) GOVERNMENT
8) COOPERATIVE
9) TITLE
10) MERCHANDISE
11) DUTIES
12) RESPONSIBILITY
13) PROMOTION
14) OPPORTUNITIES

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DIVERSIFIED OCCUPATIONS II

A STUDY OF MY JOB

Prepared by
COOPERATIVE TRAINING STUDENT

____

Employed by

____
Name of Employer

____
Date

____
Name of School

____
Name of Coordinator

RULES AND POLICIES

Checking in and out of work:

Leaving during working hours:

Rules regarding absences:

Appropriate working clothes:

Behavior or conduct:

1. Relief period
2. Smoking
3. Eating on job
4. Lunch periods

Use of telephone:

Where do I leave my wraps:

Where do I leave my valuables:

DIVERSIFIED OCCUPATIONS II

How, when and where do I get paid:

What is the provision for overtime:

Scheduled employee meetings--when, where, why:

Location, use, and value of suggestion boxes:

Location, use, and value of bulletin boards:

Company rule for cashing checks:

What is the ruling in regard to employee discount:

Special facilities provided for employees. (Rest rooms, vacation period, sick leave, group insurance, rest periods, first aid, etc.):

DIVERSIFIED OCCUPATIONS II

BASIC FACTS ABOUT MY COMPANY

Name of firm____

Address____________________________Phone #__________

Type of Business_____________________________________

Name of Owner or Manager_______________________________

My supervisor's name is________________________________

My company is (check one)

Single proprietor

Partnership

Corporation

Government

Cooperative

Other Employees

	Name	Title
1.		
2.		
3.		
4.		
5.		
6.		
7.		
8.		
9.		
10.		

Hours:

Opening Time____

Closing Time____

My working hours are:

Sunday____

Monday____

Tuesday____

Wednesday____

Thursday____

Friday____

Saturday____

History of my company:

DIVERSIFIED OCCUPATIONS II

FLOOR PLAN

This is the floor plan of my place of business with equipment, stock, merchandise, office, etc., shown in the proper location and identified.

DIVERSIFIED OCCUPATIONS II

MY DUTIES

List completely all the duties you are expected to perform on your job. You will not be able to complete this list at any one time since your duties will increase as you assume additional responsibility.

Duties	Knowledge Needed

DIVERSIFIED OCCUPATIONS II

MY RESPONSIBILITY TO MY JOB

How may time, effort, and material or supplies be wasted by my failure to perform the job efficiently?

How is the service which I give, the result of cooperative effort? How?

Suggestions for saving:

a. Time

b. Effort

c. Supplies or materials

d. Other

How is my work evaluated or checked?

I have difficulty with the following equipment because:

The following tools and supplies are issued to me:

Additional tools and supplies are available from:

I must furnish the following (tools, uniforms, etc.):

DIVERSIFIED OCCUPATIONS II

I have the following supplies:

Responsibility for tools issued to me:

Who has charge of ordering stock and materials?

Tools, machines, and materials I use on my job:

DIVERSIFIED OCCUPATIONS II

EMPLOYMENT PROCEDURE

____is responsible for hiring employees.

Forms used in hiring employees:

Tests used in hiring employees. Describe this test with a short statement:

What questions were asked by the interviewer? Describe the interview:

My company has the following training program:

DIVERSIFIED OCCUPATIONS II

TECHNICAL TERMS USED IN MY JOB AND THEIR MEANINGS

Terms	Meanings

DIVERSIFIED OCCUPATIONS II

SAFETY

Hazards connected with my job:

Safety precautions I should follow:

Suggestion for reducing accidents:

Accidents should be reported to__________________________________.

DIVERSIFIED OCCUPATIONS II

MAINTENANCE

Who is responsible for keeping my department and the physical equipment in good condition?

Do other employees ever assume any part of these duties? Explain:

My responsibilities along this line:

How often is the entire building swept?

How often are the windows washed?

How is equipment kept in good condition--oiling, etc.?

My duties for good housekeeping:

DIVERSIFIED OCCUPATIONS II

JOB FUTURE

For what jobs within this organization am I being prepared?

Company policies on promotion:

What are the opportunities for promotion in my occupation?

Employee qualities which are desirable in my company: